DOCUMENT RESUME

ED 465 328 HE 034 966

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TITLE	Struggling To Stay in School: Obstacles to Post-Secondary Education under the Welfare-to-Work Restrictions in Michigan.
SPONS AGENCY	Michigan Univ., Ann Arbor. Center for the Education of Women.; Michigan Univ., Flint.
PUB DATE	2000-05-00
NOTE	74p.; Research funded by State of Michigan Research Excellence Funds through the Project on Urban and Regional Affairs (PURA) and Jean Campbell Fellowship.
AVAILABLE FROM	For full text: http://www.umich.edu/~cew.
PUB TYPE	Reports - Research (143)
EDRS PRICE	MF01/PC03 Plus Postage.
DESCRIPTORS	Child Care; *College Students; Economic Factors; Federal Aid; *Higher Education; Minority Groups; *Mothers; Personal Narratives; Poverty; *Public Policy; State Aid; Student Characteristics; *Welfare Recipients
IDENTIFIERS	Termination of Welfare Benefits; Welfare to Work Programs

ABSTRACT

This study explored the impact of mandatory work requirements on welfare-reliant mothers struggling to pursue postsecondary education and the overwhelming difficulties created by rigid and punitive policies at both the federal and state levels. The study documented and analyzed the policies and practices of the Family Independence Agency and Work First agencies, the enforcement of mandatory work requirements, and the administration of welfare, education, and child care policies. The study presents the stories of 10 student mothers. Their stories are a testimony to resilience, tenacity, and the ability to endure in the face of a continuing assault on their educational goals and family viability. Their experiences show that current policies create temporal and financial burdens and impose intense psychological and physical stress. Policies compromise the parenting, educational progress, and work histories of student mothers, and they force low-income parents engaged in strategic planning for self-sufficiency to make short-term sacrifices in the hopes of achieving long-term gains. Recommendations are made for changed policies in Michigan to assist welfare-reliant student mothers in pursuing postsecondary education. Of particular importance are improved child care options and better training for welfare case workers. (Contains 29 references.) (SLD)

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Struggling to Stay in School: Obstacles to Post-Secondary Education Under the Welfare-to-Work Restrictions In Michigan

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A Report prepared for the Center for the Education of Women
University of Michigan
May 2000

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Struggling to Stay in School: Obstacles to Post-Secondary Education Under the Welfare-to-Work Restrictions in Michigan

Introduction

Struggling to Stay in School: Obstacles to Post-Secondary Education under the Welfare-to-Work Regime in Michigan documents the findings from a qualitative study conducted in four counties in southeast Michigan between 1997 and 2000.[1] Over the last several years in Michigan, the number of welfare recipients pursuing post-secondary education has declined precipitously, and those who have persisted in pursuing their degrees have faced increasing obstacles and threats to their family viability. This study explores the impact of mandatory work requirements on welfare-reliant mothers struggling to pursue post-secondary education, and the overwhelming difficulties created by rigid and punitive policies at both the federal and state levels. By placing the stories of student mothers at the center of this policy and practice study, we hope to illuminate the intersecting obstacles that threaten the ability of student mothers to complete post-secondary education and to insure their families' survival. We document and analyze the policies and practices of the Family Independence Agency[2] and Work First agencies[3]: the enforcement of escalating mandatory work requirements and the administration of welfare, education, and child care policies. The stories also highlight the resourcefulness and determination of student mothers as they struggle to learn while faced with

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[1] This paper is based upon research conducted between October 1997 and February 2000. We followed 10 single mothers on assistance and in post-secondary education at the beginning of the study through cumulative open-ended interviews. We have also worked with public benefit advocates and educators in CFITE, the Coalition for Independence through Education. This research has been funded by State of Michigan Research Excellence Funds through the Project on Urban and Regional Affairs (PURA) at the University of Michigan-Flint and the Jean Campbell Fellowship through the Center for the Education of Women (CEW) at the University of Michigan in Ann Arbor.

[2] The Family Independence agency is the renamed social services department in the state of Michigan. It is the agency with primary responsibility for implementing the TANF block grant program. Its caseworkers determine clients' eligibility for benefits.

mandatory work requirements, abusive agency practices, and parenting responsibilities.

The Policy Framework

The Personal Responsibility and Work Opportunity Reconciliation Act (PREWAR) of 1996 dismantles Aid to Families with Dependent Children (AFDC), the previous public assistance program to which single-parent families were entitled on the basis of income need. PREWAR replaces AFDC with conditional block grants to the states, called Temporary Assistance to Needy Families (TANF), and gives states the authority to design their own programs for poor mothers and children within federal guidelines. PREWAR is the product of a welfare discourse that blames poverty on the pathology, disorganization, and work aversion of poor women rather than upon public policies which structure poverty, particularly for single mothers who face poor and dangerous child care options and an insecure low-wage labor market.

The new Personal Responsibility Act adds work tests to the previous means test upon which AFDC relied. The Act specifies that clients must meet work requirements, now 30 hours a week for single parents with children over 6 and 20 hours a week for single parents with a child under 6, if they are to avoid loss of benefits. For single-parent families with children over 6, federal work requirements have risen from 20 hours in fiscal years 1997 and 1998, to 25 in fiscal year 1999, to 30 hours in fiscal year 2000. In Michigan, there is a de facto work requirement for parents with children 6 or older of 40 hours a week when such hours are available. PREWAR requires states to move increasing percentages of their caseloads into employment or face financial penalties. States are required to have 40% of all families in work in 2000, 45% in 2001, and 50% in 2002.

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[3] Work First agencies are non-profit agencies accountable to the state's Department of Career Development and local Workforce Development Boards. Their subcontractors are responsible for operating welfare-to-

By failing to treat post-secondary education as a work activity for purposes of the caseload and by imposing stringent work tests on states and clients, PREWAR discourages states and impedes clients from post-secondary education options. The 1996 Personal Responsibility and Work Opportunity Reconciliation Act and Michigan's implementation plan under the act draw upon the idea that education is unproductive work avoidance, while any entry-level, low-wage job is good enough for welfare recipients. Because "personal responsibility" is defined exclusively as working in the low-wage labor market, single parents who are pursuing education in order to achieve long-term self-sufficiency and independence are deemed irresponsible. Both policy requirements and the hostile and restrictive implementation of rules by staff impede the efforts of student mothers committed to education.

Despite its unfavorable provisions the Act itself does not totally preclude access to post-secondary education. States have both the flexibility and funding simultaneously to meet federal requirements and permit clients to pursue post-secondary education.[4] However, the state of Michigan since 1994 has rigidly excluded post-secondary education from the possible life choices of clients, forcing them into low-wage work instead.

Beginning in October 1994, prior to the enactment of the 1996 welfare legislation, Michigan implemented a program entitled Work First. Rather than allowing clients to participate in education or community service, as the state had under an earlier "Social Contract" program, Work First required recipients immediately to "test the market" and find a low-wage job when applying for assistance. The state designated non-profit agencies called MichiganWorks! Agencies to oversee this welfare-to-work process; MichiganWorks! Agencies either

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work programs. They are responsible for approving educational programs, as discussed below.

[4] Precipitous caseload reductions have reduced required participation rates, so that the states can afford not to count those in full-time training or education in reported rates without jeopardizing their federal funding, as do Wyoming, Kentucky and Illinois. States can use some of their own "maintenance of effort" funding for low-income families to support low-income student mothers, as does Maine. Many states have also made substantially increased investments in work-study programs serving welfare recipients to provide employment opportunities aligned with academic schedules and allow clients to remain in school.

operated welfare to work programs themselves or subcontracted programs to private agencies.

In its original implementation plan for TANF block grants submitted in 1996, Michigan strongly reasserted the emphasis upon low-wage work. Receipt of assistance became contingent upon an applicant's attending a joint orientation session run by the Family Independence Agency (FIA) and MichiganWorks! Agencies. Clients were expected to participate in Work First until they found jobs, and they were not only expected to find jobs that met the federal work requirements but were pressured to find and hold 40-hour a week jobs that would remove them from the welfare rolls entirely. When federal work requirements rose to 25 hours for parents with children over 6 in 1998, the FIA erroneously informed parents with children under 6 that their work requirements had risen. While FIA finally stopped misinforming new clients about these requirements, it has never informed those parents of children under 6 that they may reduce work hours in line with federal requirements. Although federal legislation permits states to grant exemptions from work requirements for parents with infants up to one year, Michigan only exempts parents of children under 12 weeks. The State did not take advantage of the provision in federal legislation that states could count up to one year of vocational training as meeting work requirements for 30% of its welfare caseload. The state had a largely unpublicized set of rules called Post Employment Training; PET allowed clients, after working twenty hours, to engage in job-related training for five hours a week for up to a year, but the available evidence suggests that clients were not informed about PET and it was not being implemented by local agencies.[5] Clients consistently received the message that they needed to maximize

[5] In October 1998, partly in response to pressure from community colleges, FIA clarified that beyond the first twenty hours of work requirements, 5 hours of approved education were countable as post-employment training and could be applied towards the 25-hour work requirement; furthermore, FIA said that clients meeting federal work requirements and in approved education programs would not be required to increase work hours. Even after this supposed clarification, however, PET was implemented unevenly across counties, and even in counties where senior agency administrators agreed to expansive interpretations of PET, lower counties where senior agency administrators agreed to expansive interpretations of PET, lower level supervisors and caseworkers failed to support clients in using the option. PET's relevance to post-secondary education was in any case severely limited: it did not negate mandatory work requirements of 20 hours, and it was an option limited to one year.

their hours in paid employment and exit the welfare rolls, regardless of parenting responsibilities and aspirations to education.

In 1998 legislators and agencies made some provision for counting required full-time educational internships lasting 6 months or less as meeting work requirements in full. However, FIA workers and Work First providers frequently failed to implement this policy, wreaking havoc with the educational progress of many clients trying to complete programs in such fields as nursing, social work, education, and occupational therapy. Similarly, caseworkers gave clients false and disabling information about federally funded work-study jobs[6].

A 1997 survey of financial aid officers at seven Michigan institutions (Carter & Kirk, 1997) found that welfare changes negatively affected enrollment of public assistance clients at all seven institutions, and the Michigan House Standing Committee on Colleges and Universities concluded in 1998 that changes to the welfare system had an adverse impact on single parents in college. Mott Community College in Flint documented a 60% decrease in retention of students on assistance in 1997-8 alone. Lansing Community College identified a decrease of independent students receiving public assistance from 1,161 in 1995 to 553 in 1998-9. Downwards enrollment trends in the state mirrored national developments (General Accounting Office, 1998; Greenberg, Strawn & Plimpton, 1999; Institute for Women's Policy Research, 1998).

In summer 1999 state legislators and agency personnel enacted a new set of education and training provisions. These were primarily oriented towards short-term technical training that would quickly and therefore relatively cheaply insert clients into the labor market. However, the new provisions also created some additional flexibility for some post-secondary students. The new policy, administered primarily by the Work First agencies, allowed clients to use hours

[6] The federal work-study program is part of the federal student financial assistance system and provides annual allotments of federal funds to participating higher education institutions. Work-study jobs are meant to complement and reinforce students' academic work. By federal law, FWS earnings are treated as wages for tax purposes but cannot be counted as income in federal means-tested benefit programs.

spent in certain types of education and training programs to meet some or all of their work requirements:

> *Condensed vocational programs*: Single parents could use a full-time (30 hours per week of classroom time) vocational program of less than 6 months to meet requirements in full.
>
> *Full-time required internships*: A full-time required internship could also meet the 30-hour requirement.
>
> *One-year programs or last years of longer degree programs*: A program requiring 12 months or less to complete or the last year of a 2-year or 4-year degree program designed to lead to an immediate job could count towards work requirements. If a client were working 10 hours a week, she could count up to 10 hours of classroom seat time and up to one hour of study time for each hour of class time, towards meeting the 30-hour work requirement (10-10-10 legislation).

However, Work First agencies maintained control over approval of programs that could count towards work requirements, generally looking for guarantees that the training or education would result in immediate employment. While well-informed and persistent students in their last year of approved programs could take advantage of these provisions, other students in earlier years of 2- and 4-year degrees lost the ability to count 5 hours of education towards work requirements that they theoretically had under Post Employment Training. They were deprived of this 5-hour credit towards work requirements, even though the federal work requirement had risen to 30 hours for parents with children 6 or older by fall of 1999. Approved educational programs qualified clients for child care subsidies during class time (but not study time) and for transportation assistance. The new policy also provided that clients could reduce their work hours in order to take advantage of the education provisions. As with earlier policies, however, Work First providers continued to pressure clients to maximize hours of paid work in order to leave assistance.

Student mothers have particular problems of trying to arrange good care for their children during class hours, study time, and hours of paid work in the context of a policy that pays minimal subsidies and in a state where high quality affordable

child care is scarce. While FIA pays a subsidy of up to the 75th percentile of market rates (based on an outdated market survey of 1994), it pays generally only for hours of verified paid employment, forces clients into a lengthy approval process which often results in lost child care slots and jobs, and because of low payment levels, restrictive coverage, and late payments, has fueled a dangerous shift from licensed into unlicensed, informal care for many clients. Many caseworkers have been slow to authorize payments for educational time, and policy disallows subsidies for study time, even though universities expect students to study for two hours for each hour of class time.

These policies structure the difficulties and struggles of student mothers trying to juggle work, child care, and education. They create temporal and financial burdens and impose intense psychological and physical stress. They compromise student mothers' parenting, educational progress, and work histories. Independent-minded low-income parents engaged in strategic planning for self-sufficiency are forced to make short-term sacrifices in the hope they will achieve long-term gains. In the following section we present the stories of 10 student mothers whose lived experiences are a testimony to resilience, tenacity and the ability to endure harrowing odds in the face of a continuing assault on their educational goals and family viability.

III. Stories of Struggle and Resilience[7]

Julie

[7] All names and identifying characteristics of the student mothers and their children have been changed to protect their confidentiality.

Twenty-one year old Julie is the white mother of a two-year-old son, Seth, and has experienced a traumatic two years since the birth of her son. When she was pregnant her husband assaulted her and after her son was born when Seth was just a few days old, her husband threw them both out of their apartment[8] Julie dropped out of the community college she was attending, and she and her baby moved to her grandparents' home, and several months later she began working as a waitress. She applied for help at FIA, but only received Food Stamps as "it wasn't made clear to me that I could also get financial assistance." When Seth was 3 months old, Julie filed for divorce. Because she could not afford a lawyer and her husband threatened her, she assumed a $9,000 debt from the marriage. Julie also had to seek restraining orders as her ex-husband continued to stalk her and threaten to kill her and their son. Her ex-husband, who received limited supervised visitation with his son (which he has never used), has since been arrested twice for non-payment of child support, and while he has made several back payments to the court, Julie has never received any portion of it. During this difficult time Julie decided she wanted to complete her education, and she re-enrolled at the community college. After she was back in school she again applied to FIA for assistance:

> I had Food Stamps and WIC (Supplemental Food Program for Women, Infants, and Children), but it wasn't until I started at College that I found out I could get cash assistance . . . before she (the worker) had said there was some kind of cash assistance that I could

[8] Many student mothers have suffered and continue to suffer domestic violence. Sixty percent of all welfare recipients have suffered abuse by partners at some point, and studies have shown that 20% have suffered abuse within the last year (Kurz, 1998). Such violence is one reason many women with children are forced to rely on cash assistance, but violence and threats of violence also make it particularly difficulty, impossible or dangerous to comply with program requirements. As a result of pressure from advocates across the country, Congress passed a Family Violence Option (FVO) amendment to the 1996 Personal Responsibility and Work Opportunity Reconciliation Act. The FVO gave states authority to exempt victims of domestic violence from TANF time limits and caseload participation rate requirements, while requiring state agencies to screen applicants and those being terminated from the welfare rolls for domestic violence, to refer survivors of domestic violence to counseling, and to recognize domestic violence as grounds for waivers of client requirements such as identifying biological fathers for purposes of child support enforcement and meeting full mandatory work requirements. Michigan did not adopt the federal Family Violence Option but enacted a statue with virtually identical language. However, the stories of our participants and the observations of advocates suggest that the law was poorly implemented. Under pressure from advocates in the state, the Family Independence Agency finally in 1999 adopted policies that provided for improved implementation, but it is too early to tell how these are being carried out on the ground.

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> get, but they would go after Joe for it and the legal system would be brought in and they would go after him . . . and she didn't make it clear that was for child support, so I didn't go after it . . . it was stupidity on my part I guess but she didn't make it clear to me and three semesters went by like that . . . .

Julie, still recovering from the shock of abandonment, the responsibility of a new baby, and threats from her former husband, is confused and vulnerable, and unaware of her rights. As a newcomer to the welfare regime, she confronts the "don't ask-don't tell" policy at FIA which means that she does not receive what she is entitled to unless she asks for it, and for almost a year struggles along with only a food stamp allowance while she attends school part-time, works, and receives sporadic emergency financial assistance from her family. During the time that she works and attends school she places her infant son at a family day care home; however she is dissatisfied with the provider and worries about the care he receives, but without any child care subsidy coming in, she has no other choice. "I wasn't very happy with her at all . . . I didn't trust her . . .". When she hears about the child care subsidy at college (again she is not informed by her worker) she immediately applies for it, and later chronicles the series of blunders, delays, and obstacles she encountered:

> My child care case took forever to open . . . I think they need to look more at their caseworkers and see what they really know about their job . . . I was paying out of pocket, keeping track you know, of how much I was paying . . . and then when the state finally paid her, (the day care provider) she didn't tell me! That was enough to make me get second thoughts about how I really didn't trust her . . . As soon as I got most of the money back (from the provider whom Julie had already paid out of pocket) I stopped with her and took him out to the center on campus. So that was much better . . . but all this time I would write pages and pages to my case-worker and she could not get the billing correct. I would write pages front and back -- this is how many hours this is, and they went by units not by hours -- so I thought maybe that confused her and I would write this is how many units a week I should get -- it was a mess and I thought -- of all people, why did I get stuck with her? She was just such a complete airhead or she just did not know her job. And I thought -- you know, I'm doing your job for you, I am writing everything out, and finally she got the hang of the child care payments.

However, after Julie finally receives her child care subsidies after a delay of many months and mounting debts, a new obstacle presents itself: in Winter of '99 Julie is informed by her worker that her work requirement is going up to 40 hours

> I had work-study at the College and they're only allowed to give you 25 hours at most . . . (so) I said to my worker, "You're telling me that I should get a McDonald's job working 40 hours a week and still be on welfare--instead of being on welfare now, better myself, get my degree so I hopefully never have to be on welfare again?" and she said, "Yep they want you to work 40 hours a week." And so I went to my boss at work-study and I said my worker is telling me I have to work 40 hours. And she said, "I can't believe that!" And I told her what my worker said, "it doesn't matter if you're in college, they're not interested in people getting their degrees they're only interested in people working 40 hours a week." So my boss in charge of work-study called FIA and then she got back to me and said "You need to call your caseworker -- it's not 40 hours a week, it's 20." So then I called my caseworker and she said it was 25 -- this was all just verbal -- so my boss, you know, she dug up 5 more hours for me, so I got my 25 hours a week and I still had 13 credits that semester.

At this point Julie has endured a continuing pattern of withheld and incorrect information from her FIA caseworker, which has effectively resulted in a violation of her rights and almost causes her once again to drop out of school, as she could not continue if coerced into working 40 hours a week. Only through a College supervisor's indignant intervention and Julie's persistence, is the 40-hour requirement rescinded to 25, and at 25 is still a violation of Julie's rights; for as a parent of a child under 6 she is only required to work 20 hours a week. At the end of that grueling semester Julie receives high grades, and with her confidence buoyed, she decides to transfer to a 4-year institution. Julie informs her caseworker who now makes bizarre threats and gives her patently false information, telling her that Work First must approve her transfer to a 4-year institution before she can transfer:

> I told her I am going to transfer to X and get my four-degree and she said, "Oh, well, I don't know -- I don't think we can do that and keep you in the system. You could lose everything." And I said, "Why would I lose everything? I'm still working, it's just a different college and I'm getting my 4-year degree." "Well," she said, "We only work with people that are getting their 2-year degrees." I said, "Well that

does not make sense at al." So she said, "You need to go to Work First and get their approval to transfer!" And I said, "I'm working 25 hours a week and I'm going to school I don't have time to go again to Work First" and she said, "Well I already set you up an appointment. You need to go and get their approval" . . . So she sent me to this Work First and I walked in and I took my folder and all my transfer information and all my evaluations and I said, "Listen, I'm missing work right now to be here. I have a job, and I don't understand why I have to be here.

My caseworker told me you had to approve my transfer to X." So the lady looked at me and laughed and said, "I don't have that kind of authorization . . . I cannot tell you that" . . . And I told her "I've been here before and I'm missing work. I don't need to be here I have a job." So she got real upset, and she called my caseworker and said "There is no reason for this girl to be here. I can't authorize a transfer to X. I see no problem in it -- she's working the amount she should be and she's going to school -- I don't see why she wouldn't be able to transfer." So that was all very stressful . . . and my caseworker had said if you transfer you have a chance of losing all your help, your child care, your Food Stamps, your help from the state, you know, the monthly checks, and I think she said Medicaid was a possibility I could lose too!

During this very stressful period, Julie is extremely upset and begins to look at the possibility of taking out large loans, but after the meeting with the Work First counselor, she is inexplicably transferred to another FIA caseworker who appears more supportive of Julie's post-secondary aspirations, her hours are reduced from 25 to 20, and she begins classes at her new 4-year college, commuting almost 100 miles a day as she has subsidized housing and cannot afford to rent an apartment closer to her new college. However, Julie encounters a new crisis when she picks up her Food Stamps and finds out they have been reduced from $170 a month to $28 a month!

And I called my worker and I'm crying and I said, "What is going on? I can't you know, I can't live on $28 a month." She said, "Well we counted your work-study as income for your Food Stamps so your Food Stamps went down." I said, "That's not right . . . this can't be right" so I had to keep on fighting and fighting and fighting. So she called Lansing and I guess they and Lansing were fighting back and forth, and Lansing, I guess, is the headquarters and knows the rules, and Lansing said work-study does not count as income. So finally

they gave in and finally I got the correct amount of Food Stamps a week later.

Once again a victim of local agency misinformation, Julie succeeds in having her Food Stamps restored, but with heavy health costs to herself as the stress causes constant anxiety, depression, and recurrent migraines, and she wonders how to continue in school:

> When my Food Stamps were lowered down, I said you know I can't do this. I don't have the money. I can't afford food. I had to get a car when I transferred because my other car could not make it. And all this caused me so much stress and anxiety -- and all because the worker didn't know her facts. So I would say most of the winter semester I had a migraine every single day just from stress and being worried about what is she going to tell me this week?

After Julie transfers to a 4-year college, she enrolls her son, now two years old, at the campus child care center. She is very pleased with the quality of care, but encounters almost a month's delay before receiving her child care subsidy at the new center. Due to her work and school hours she finds that she is saddled with high co-pays because FIA reimburses at an hourly rate and the center bills for a full-time slot. Consequently Julie incurs more debts and applies for emergency financial aid assistance to cover her child care costs. Her daily life situation is precarious as she struggles to stay afloat: "Right now, its very hard you know, I make it month by month." Julie's demanding schedule is exacerbated by the long commute she makes every day to and from school, which cuts into precious time. She describes her week:

> I am very busy, and I feel very guilty because I feel like I'm missing so much of my son's life. We drive back and get home between 6 and 6.30. I try to put him to bed by 8. We eat dinner -- sometimes it's just a bowl of cereal -- I mean I think dinner could be a lot better, but there's no time. He plays a little bit and by 8 o' clock he's in bed and I try to study. Normally I'm so tired I have a hard time keeping my eyes open, but it's my only study time when he's in bed -- I don't get to bed until 11 or maybe 12 and then we're up at 6 -- but weekends are a lot easier, and we eat good on weekends.

There are many occasions during these two years that Julie has been desperate because of the overwhelming financial stress, the threats from her ex-husband, the threats and cut-offs from FIA, almost causing her to leave school. She comments on the demeaning and punitive treatment she has received and how she has often been victimized by concealed information:

> I don't understand that -- why they don't come out and tell you. They know pretty much what is available, and they won't tell you. They won't offer the information to you, they just won't give it to you . . . They don't let you know what your rights are . . . But we should at least know our rights. I know my caseworker didn't know what she was doing, and I was punished for it. You have to find out for yourself, . . . and it's been over a two-year fight, . . . and it's like when I talk to the caseworkers they treat me as if I'm just no good. It's like I'm working very hard. Come live with me for a week and see what my life is like . . . Sometimes I get so frustrated, and I just want to quit!

Yet Julie has maintained a successful academic record through it all, despite enormous obstacles: loss of Food Stamps, escalating work hours, a series of child care problems, Kafkaesque threats from FIA linked to her transferring to a 4-year institution, threats of violence from her ex-husband, and barely enough monthly income to subsist. Such is Julie's two-year battle to pursue post-secondary education under the current welfare regime.

Nicole

In February 1998, Nicole, plagued by morning sickness in her fourth month of pregnancy, dropped out of her senior year at a historically black college in the South. She tried to go on assistance in the city where she was living, thinking she would take a year off from school and then finish her degree. However, she was unable to comply with work requirements for medical reasons, which were not seen as grounds for exemption. She decided to return to Michigan where her family lived. Her twins were born early and were in the hospital for about 3 weeks. While trying to complete her degree, she has struggled with caring for her young twins,

an erratic and sometimes threatening relationship with the babies' father who also relocated to Michigan, work requirements, and the demands of an undergraduate science degree.

Even before the twins were born Nicole, working with well-informed family members, placed them on the waiting list for a high quality 24-hour child care center, and the twins were accepted for September. After their birth she tries to apply for a child care subsidy in anticipation of a full work and study schedule beginning in September and is told she cannot apply because she is not working (she is temporarily exempt from work requirements because her infants are less than 12 weeks old). She receives no information about a little publicized program called Quick Start,[9] which ensures that day care applications will be approved within 28 rather than the usual 45 days, and no information that she can submit the application in advance and it will be held for processing until she brings in evidence she has begun work. Three months after her twins' premature birth in Michigan, Nicole is informed that she is required to attend Work First and work 25 hours a week, despite a federal requirement of only 20 hours.

> To the day when the twins turned three months I get a phone call, and the next day I get a letter saying I have to report to Work First. I wasn't even given enough time to bond with them, they just had been home for about two months. And my goal was to finish school. I tried to enroll in school, but the lady told me I couldn't because I wasn't working yet. I said I have a work-study job, and I got one and took as many hours as they would give me.

Now, having begun work, she tries again, and the caseworkers say that she is not eligible because she has not complied with rules about establishing paternity.

> She tells me, you're not eligible for day care because you haven't done anything about child support. While the kids were in the hospital

[9] A persistent hurdle faced by many mothers is that they cannot apply for child care subsidies until they begin work, but they cannot begin work or school without child care subsidies. In addition, caseworkers may take 45 days to approve applications, and it may take another two weeks for providers to receive the subsidy checks. A program called Quick Start is officially available to speed the application and approval process, but according to sources in Lansing, caseworkers do not implement the program because it creates more work for them if a subsidy is approved and then needs to be withdrawn.

> they sent me to the prosecutor, and I didn't go. I was running back and forth, trying to spend time with them in the hospital, taking care of things. Then they sent me a note saying I had to see the prosecutor by August 25,1998, and the only available appointment when I called was at 9:00 am on August 25, 1998, and I was there. But my caseworker tells me I haven't complied, that I had to go before August 25, 1998 and that I am no longer eligible for day care benefits. So now I have a day care bill for infant twins of $1000 a month. Then she sanctions me and I lost $89 from my FIA check and my Food Stamp benefits. So now we're almost in October and they say that since I did cooperate with child support they can open my day care case starting October 1 and maybe they can approve the payment for some time in October. I have to pay another $400 for the first two weeks in October.

Furious that her caseworker has acted unreasonably and unnecessarily deprived her of critical resources worth $1,000, Nicole enlists the aid of Legal Services and requests a hearing, which the judge conducts by phone.

> The judge decided he was not going to give me my money back because I didn't fill out an application for child care and so social services didn't really deny it. But I didn't fill out an application because the caseworker told me I was ineligible . . . The supervisor told me, "I feel like we made a mistake but we can't give you all that money, so we have to make a defense." So they gave me the $89 they sanctioned me and admitted they were wrong, but they didn't refund the $1000 I spent on child care. They admitted they were wrong about the child support. They offered to settle for $250 plus $89 if I dropped the whole thing, but I said no because I wanted to try to get the full $1000. My mom said, "It wasn't your money in the first place, so just forget it," but it was my money, I pay taxes. They said I could file an appeal against the decision, I have to appeal within 30 days of the request, and with school . . .

Nicole tries to parent two infants, comply with work requirements, which she is incorrectly told are 25 hours a week, and take a full course load of 15 credit hours. Her advanced planning and persistence on the issue of child care finally pay off, as she is granted a 40-hour per week subsidy for child care that includes some evenings until just after 7 pm. Her caseworker has emphasized that day care is only for work, not for school, but because Nicole has strategically arranged her work and study schedule so that she has no blocks of time during which she can reasonably be expected to pick up the twins (her caseworker calls her supervisors to

verify her hours and asks also about when she is attending classes) she receives a full-time subsidy. She thinks the child care center is excellent, and as problems ensue over the next several months she will see it as the most stable element in her life and that of her children.

She is conscientious about the 25 hours she is told to work and has two work-study jobs, and in contravention of policy and law her caseworker has told her that her work requirements will soon rise to 30 hours. Her first semester is exhausting:

> I go to school for 15 credits, I work 25 hours, and I have no time for the babies. I have to take a lot of classes. I need to go ahead and come on out. It's too much. I'm staying at my mom's house. While I have help I've got to finish. Things are going to get worse: I can't be going to school and working with the twins getting bigger and starting to crawl all over the house. But I don't sleep all night. I put their bottles in the microwave, then I put them in the car seat and prop up the bottles with a blanket. I was breastfeeding but I can't in the middle of the night any more. I'm like the walking dead.

Nicole has few places to turn for support. Her parents and friends are already overburdened, and she does not feel she can leave her infants with just anyone.

> All my friends have their own responsibilities. I'm having extreme difficulty getting a babysitter even so I can do my homework. Because with two infants you can't just have a high school student come and you can't get too elderly, so basically it's just me. My mother is a full-time teacher... and she cares for my 3-year-old nephew. So any extra time that's left, which is very little, she tries to help, even if it's just picking the kids up from day care because I'm here 'til 7. My step dad works 12 hours a day, an hour away from here, so that's automatically out because he does nothing but sleep; he can't handle it.

The twins' father has moved to Michigan to continue his relationship with Nicole and the children, but he is under mounting strain from child support requirements, his limited labor market opportunities, and the policy barriers he faces to his educational aspirations.

> We still care for each other but we definitely can't get married because we'd get totally thrown off the system and would not be able to take care of the children, they're the most important. I really need his help to keep the twins every now and then but he can't 'cause he's gotta bring me $210 a month. It's an awful lot of money on minimum wage, and they're telling him if that doesn't work, he's gotta get two jobs. And it was like if I get two jobs, when am I supposed to see my sons? Basically they're saying they don't care if he sees his sons or not, you know. It's just get a job, work and pay her. And he's going to school right now too. So they say school should wait, maybe you should get a real job. But I was told the same thing through FIA, you know. If you want to go to school, well that's your business, that came from Mrs. X's mouth. That's your business, you know. I'm like, well, uh, excuse me.

Strained relations with her stepfather and then the twins' father contribute to housing problems, all of which unfold while Nicole is trying to do university courses. Her stepfather begins hitting and taunting her, and she remembers his throwing her down some cement steps when she was younger. After calling and visiting the public housing office with her infants several weeks in a row and mentioning that she is trying to complete her college degree, Nicole gets a 2-bedroom apartment for $123 deposit and $42 a month. Her children's father starts staying with her in the apartment and looks after the children sometimes at night but he starts fighting with her, once dropping one of the babies as he goes after her. In the second fighting incident, he locks her in the basement, and the third time he steals money and tries to take the kids with him. She thinks the deduction of child support from his meager checks has angered him.

> Now they're taking child support off his check. He only has $50 left because they're taking $210 every two weeks. I wish they wouldn't have done that. It doesn't help me any. I don't get it; it makes it more difficult because I get blamed. We were on reasonable terms, then I get accused of something. He says I'm a bad mother because I'm always working and in school and never at home with the kids. But if I'm on welfare and at home I'm a bad mother, and if I'm just working at a low-wage job and not trying to improve things I'm a bad mother, so there's no way to win. Now it's like I'm not going to speak to you or the kids, I'm going to get me a lawyer; I'm going to do this and that. Maybe if I get a job I can get him off child support.

She calls the police and gets a protection order against him. For a couple of months the father and the father's brother, who has a criminal record in another state, harass and even threaten to kill her; the father says he intends to file for custody of the children. She succeeds in getting re-housed in a location unknown to the father, and over time, through counseling arranged through the courts, they appear to re-establish a constructive relationship.

In 1999, Nicole responds affirmatively when her FIA caseworker asks her if she is in her last year of her program, but the caseworker gives her no information about her rights to education and training as part of the new 10/10/10 policy, which she learns about in a letter from her educational institution. Her main concern about reducing work hours is that she might stand to lose the most important benefit she is receiving from FIA: the 40-hour child care subsidy that covers child care at a high-quality center. Instead of looking to the 10/10/10 provision as a way of managing the now impossible demands on her, she pursues the possibility of a full-time high-paying factory job, partly to relieve the father of the twins from onerous child support obligations. Having failed to pass the test for the job, she signs on to a class action suit against racial discrimination in employment testing.

She continues to work 20 to 25 hours at the university, now taking only two courses required for her major, hoping that her poor performance in her courses will improve.

> My goal was to have the twins and finish my last year of college and that turned out to be a lot harder than I had anticipated. I don't know. My goal was to finish school and make a better life for them, to try to provide for them and be a good mother. I never anticipated taking care of two infants and trying to go to school and then trying to work these outrageous hours and then going home and not being able to rest, not being able to sleep.

Then in early 2000, her children's father endangers both the children and Nicole:

> It's scary. He felt like he wasn't taking care of us, so he started back selling drugs. He had the kids with him, and he took my car. He was drug trafficking with the kids in the car! He took them because he thought it would look like a father having a day out with his kids, so he wouldn't get caught, or if he got caught not much would happen. He said it was a safety issue. With the kids there he wouldn't get hurt. He had the drugs under the kids' baby seats! Things had been getting strange. I just had to walk away. I left everything in the house. I've lost two weeks of school, and I don't go to regular classes, because he knows my schedule and he made threats of physical harm.

Nicole, then, faces physical assaults and relationship breakdowns which precipitate all-consuming crises of family safety and housing insecurity, as well as routine problems of scarce resources of time and money, and lack of social support for her many tasks. She initially had to fight for a child care subsidy as caseworkers erected unnecessary and punitive obstacles that set her up for failure. Resilient and persistent but weary, she continues to pursue her education as FIA places further obstacles in her path.

Lisa

Twenty-three-year-old Lisa has been living alone since she was 16 years old. She became pregnant with her daughter when she was 19 and Gabrielle, who is biracial, is now 4 years old. Lisa's partner was abusive and, as a survivor of domestic violence and a single student mother, Lisa has encountered multiple problems from FIA that she has challenged at every turn. Despite the numerous obstacles she has encountered she is determined to complete her 4-year degree and graduate as a teacher.

Lisa describes how during her pregnancy she left her boyfriend after he assaulted her, and she applied for assistance:

> I was pregnant; I had no apartment and nowhere to live. I mean I was terrified . . . and I did not want to identify him to the state because my

> thinking was then they would set up child support, and child support would set up visitation, and he was a drug dealer and an alcoholic and I did not want to give visitation. So my choice was to stay off the system and be poor and do whatever I had to do, drop out of school and never go anywhere, just work at Kroger's the rest of my life -- or give over his name and then take my chances. So I said all this to the intake worker, and she said. "Well you're going to have to tell me who he is . . . (or) we're not going to help you." So I left and figured I'd try my hand at it again -- so a month later I reapplied, hoping I'd get a new intake worker. It's kind of like playing cards and I did, and I told her, "Well I don't want to give his name and I explained the situation and she said, "That's fine don't worry about it." And she told me she knew I must really need it, and that basically when a white person comes in, it's obvious they really need it, and I was really uncomfortable because I'm pregnant, and I'm carrying a black child, and she's telling me "Well, because you're white basically I understand you need it" . . . and I'm thinking, well, I'll just keep this all very quiet.

Lisa fortunately finds a racist intake worker and receives preferential treatment because she is white, but she is not informed of the state domestic violence waiver in terms of work requirements. During the years after her daughter's birth she continues to refuse to reveal the identity of the father, as he sporadically continues to stalk and threaten her, and she applies for a personal protection order. When Gabrielle is 16 months old, in 1996, Lisa receives a notice that she has to meet mandatory work requirements:

> There was no way for me -- I couldn't find a day care that would take her under 18 months, and I would have had to put her in X which was terrible, and I couldn't afford it anyway. I had no transportation, and I couldn't take her on the bus in the winter, drop her off at this bad center, pay all this money . . . So my friends and I all got together, we were in different counties and said, I'll work for you for 20 hours and you work for me. And that got us through a few months and then I started at College.

After Lisa begins school in 1996 she is told by her caseworker that Work First now requires exactly that, work first -- and that school is not a priority unless she considers vocational training or a 2-year program. Lisa attends a mandatory Work First orientation and is appalled by what she is told:

> I talk with this gentleman doing the orientation and I tell him I'm majoring in Education; I'm going to be able to give back and I'll be out

> in 4 years and this kind of thing. And he says, "Here is the paper, this is what you can do. You can do voc-tech -- there's not a lot of female electricians or construction workers or you can go to a 2-year college . . . and I had just completed my first semester at X and had like a 4.0 -- I mean I wasn't fooling around in school -- and I told him I don t want to leave. "Well," he said, "We can't do the 4-year because if you do voc-tech you don't have to work. If you do the 2-year you only have to work 10 hours. If you want to do the 4-year you have to work like 40 hours!" I mean it was set up like--what you do is how much you have to work. I said, "Well how do you go to school and work all the time?" He says, "Well you have to, if you are going to go 4 years you must also work 40 hours a week!" He told me it's because of Work First and somehow I kept talking to him and I told him that this is ridiculous and that I'd just be on welfare forever . . . "I'm just going to be part of the working poor who isn't poor enough to be on welfare but not rich enough to own their own Meijer's card you know." So he just waived it and let me through. He said he waived it for two years and then after two years "There's no telling what's gonna happen but at least you got two years into it and maybe you can make your argument then" . . . and I had to work 20 hours a week.

Lisa succeeds in persuading the Work First counselor to waive the 40-hour work requirement (after passage of the 1996 act, this requirement is a violation of federal policy due to the age of her child) by challenging the policy and making an articulate case for an exception, just as she succeeded through persistence in arousing the racist sympathies of a second caseworker regarding non-disclosure of the paternity of her child. As she becomes more and more aware of policy loopholes and her own rights, Lisa seeks out information and confronts a new battle for child care subsidies after she enrolls her daughter, now 20 months, at the campus child care center and finds herself facing mounting child care debts:

> The caseworker failed to mention that they will pay for day care they just don't tell you . . . You have to ask for it to get it! I didn't know . . . this is the first time I've had my daughter in day care and the director said to me, "You know they pay for day care right?" This is like March already and I said, "No, I didn't know that" and I've had an active case all along . . . So she says "Well this is what you have to do -- you've got to call them and tell them you want day care assistance." So I called and said I wanted day care assistance, you know . . . I'm a very educated person and this was just the oddest thing! It was like where is all this good day care money you know? And my worker said, "Well you know I've just always been a .

caseworker, they also have day care caseworkers." So he had to refer me to a day care caseworker!

After Lisa discovers that she is entitled to receive child care subsidies and that she too has been another unknowing victim of the FIA "don't ask, don't tell" policies, she angrily recounts what she had to do in order to claim her child care subsidy and receive retroactive payments:

> The day care caseworker explained to me: you've got to give us your report card. You've got to give us all this proof. I had to take all this paperwork to the university saying I'm on welfare and you know I had to take a letter to my landlord saying I'm on welfare and how much is my rent and how long have I lived there, and what kind of tenant am I! I had to take one from Financial Aid saying I'm on welfare and how much does she get in financial aid? Then I had to take one down to the Student Business Office saying I'm on welfare, do I have a past due student balance, which is neither here nor there you know. . . then I had to take two letters from two different people who have known me for at least a year to say yes, this is where she lives and to announce to them, that I'm also on welfare! And then I had to take all those letters from people I've told I'm on welfare and bring them back. And after that they back-billed and I mean it came to like a $900 check for all this day care I didn't know I had -- I mean it was just ridiculous!

As Lisa completes her junior year in college, maintaining a 3.8 grade point average and working 20 hours a week on campus, she continues to struggle to stay afloat financially. She finds out from another student mother that she could use work-study earnings without having that money count against her FIA grant, which would increase her monthly income and considerably ease her precarious financial situation:

> So I called my caseworker, and he said "No, absolutely not!" And I said "Well it makes sense because it's financial aid and financial aid is Title IV and Title IV can't be counted," and I'm explaining this all to the gentleman! And he says "Well I'd have to see some paperwork or something on that" and I said, "Well where would I find this paperwork," and he tells me go to the library and get the PEM [FIA's Program Eligibility Manual]! . . It took me about a week and a half to find all this--my girlfriend and I we were tag-teaming on this -- I mean it's stacks and stacks of stuff -- so basically we found it. We found this page which said work-study counts for hours, but that does

> not deduct your cash assistance, and we screamed in the library, and the librarian had to turn around and look at us, and we made a copy for the day care because there are lots of parents who could use that . . So it became my responsibility to prove to my worker what my rights were! I knew I could prove it because it made no sense, I knew I could argue my way through it, and I threatened a hearing, because I knew I was right!

Either through ignorance, indifference, or deliberate concealment Lisa's caseworker does not provide her with accurate information, nor apparently have many other caseworkers in several counties in southeast Michigan given their clients accurate information, because Lisa's discovery has ripple effects for many student mothers at her college as she begins to disseminate the information. Despite her victory her Food Stamps are reduced from $289 to $210 and Lisa, when informed of this, decides to challenge the policy. During this same period in summer 1998 Lisa receives notice that her work hours must increase to 25 hours:

> I receive the notice with the second check of the month -- so basically I'm given 4 days notice that I need to get another 5 hours worth of work by July 1. . . So I contacted my caseworker with "What the hell is this. You can't work 25 hours on campus fall and winter!" I mean basically that meant I would have to find another job but nobody is going to employ me for 5 hours -- so do I quit my work-study job here to just to get an extra 5 hours? So basically we did the old "I'm baby-sitting-for-you, you're-baby-sitting-for-me switcharound". . . and that 5 hours has been deducted from my Food Stamps and checks. . . and now I come to find out because she (Gabrielle) is under 6, she's not even five yet, I don't have to!

Once again, FIA violates Lisa's rights as she is meeting federal work requirements of 20 hours a week for a single parent with a child under 6, and once again Lisa, after being informed of her rights by a local advocate, must challenge the policy and threaten a hearing before her hours are reduced to 20. She describes the treatment she receives from FIA as "degrading" and "humiliating" as every aspect of her life is placed under surveillance and she must constantly fight to claim her limited rights. She tells how she was threatened by the day care caseworker with sanctions as "they thought I was lying" when the monthly report form showed a billing discrepancy of $600 because the center charged by semester slots and FIA

reimbursed by the hour. Lisa had to demand a hearing, and "I just got in their face" before FIA backed down.

As Lisa approaches her final semester of College well informed about recent 1999 state legislation which permits an unpaid internship to count as meeting the mandatory work requirement in the terminal year of a 2- or 4-year degree, she prepares to do her semester-long student teaching internship. However, it is noteworthy that Lisa has to inform her caseworker, day care worker, and Work First worker about her right to use the internship; she is never informed about this by any Agency official despite the passage of the legislation in July 1999 and its implementation date of October 1999.

As Lisa tenaciously approaches her graduation, she looks back on her 4- year struggle to survive the constant and unremitting obstacles of a welfare regime that actively discourages post-secondary education, and withholds information about such options and services from its clients:

> It's like pulling teeth. . . I feel really bad for women who either don't have the time to do this, or don't have the ability to do this, or have never been taught they have the power to do this and in a lot of cases there are a lot of people who have caseworkers who you really don't want to mess with . . . there's too many rules, they keep changing and nobody knows what's going on, and the only people who get what they really need are the people who fight for it!

Tina

Twenty-five-year old Tina is the African-American mother of an 8-year-old son and a 4-year-old daughter. She recently transferred from a local community college to a 4-year institution to pursue a career in criminal justice. Moving from a large urban area where she had family supports and ready access to child care from her mother and siblings, Tina has encountered severe child care obstacles since she relocated to the University campus. For many months she was repeatedly and

inexplicably refused child care subsidies by her FIA worker, which jeopardized her educational plans, almost causing her to drop out of school. After she lost an off-campus job due to her inability to access child care, she was repeatedly harassed about finding and maintaining her low-wage on-campus job at a fast-food restaurant, where she earned only $6.00 an hour, but received flexible hours and support from her employer whenever she had a child care crisis.

Tina describes her ordeals that began in 1999 when she moved to a 4-year college from her hometown. She was not informed by her new worker that she was eligible for a monthly FIA grant, and only received it when another student mother on welfare told her she should request it:

> When I first came down here they didn't even give me a grant and I qualified for it. And when I asked her (my worker) why -- she was like -- "Well you didn't apply for a grant. . . you never asked me for it . . . but I told her "Well, I never asked you for a Medicaid card either and you gave it to me" . . . and she made me feel so bad after the interview. She said, "You really shouldn't get this grant -- this is not something you want to get on considering you're in school and you got kids". . . I mean I think welfare is a stepping stone to help you out, but then you're already feeling real low when you go down there, and you don't need anybody else just knocking your self esteem. . . and it seems like that's their whole process. They make you feel worse than you already do. . . When you go in there they just make you feel so terrible. . . she almost had me in tears. You just don't even want to try and do it -- I just felt like OK I'll give it up, and move back home -- but then I think that's the reason I try so hard to stay in school and finish school, so my kids don't have to go through all that because its terrible!

Tina relates how she lost her first job at a large department store earning $7.85 an hour because the FIA worker did not approve her application for child care subsidies:

> I lost my first job because the worker would not give me child care. I just lost my job! My employer, she told me she called my worker because I had brought my daughter to work with me. I know I shouldn't had done it. . . but I missed so many days that they told me the next time I missed a day they were going to fire me. So I was a cashier and. . . I set my daughter on the bench, and you know at the

> time she was 4 years old. . . the manager she told me you can't bring your child to work and stuff, but she said I can come back once I find a day care center for my child. . . and so I got terminated from my job. . . So then I went to the Work First Program and the Work First Counselor called my worker and she said "Well we can't give her day care until they verify employment and she gets a receipt for a first check!"

Terminated from a job because she has been refused child care subsidies, Tina finds herself caught in a bizarre Catch 22, as she is now told she has to have her employment verified before she can receive any child care subsidies. After being informed of her rights by other student mothers on campus, and with help from a local advocacy group, she enrolls her child in a campus child care center and takes a campus job at a fast food restaurant. While the pay is low -- $6.00 an hour, there are many benefits: She is close to her daughter's child care center, her older son's school bus drops him off on campus near her work site, there are flexible hours which can be arranged according to her class schedule, and her supervisor is very supportive of her situation. However, she still does not receive her child care subsidy and the center tuition bill mounts:

> She (the child care director) called and told her (the FIA worker) and I mean it's just like such a struggle to deal with them. . . I told her (the FIA worker) "I've been working and I've been going to school since October and you guys haven't been paying and I pay $100 every month because I know you only pay $2.50 (an hour) of it. . . but now I owe $800, and she said, "No we do not owe you this". . . I told her, "I want a hearing because I called the lawyer and he said I'm entitled to it (the child care subsidy) as long as I'm working". . . and then my worker said I missed days at work and I said, "If you check the roster it was the days I was in this welfare office waiting to talk to you" and then the next week the FIA paid some of it -- but the lawyer said even if it goes back I'm still entitled to it because it's their fault and stuff and I asked -- did she want to talk to the lawyer about it? And then they added more units to my child care -- you know there are so many things -- so many obstacles you gotta go through just to get $2.50 an hour which don't cover near the whole day care cost!

Only after Tina seeks advice from local advocates and demands a hearing does her child care subsidy get approved, almost 4 months after her initial application during which time she was in complete compliance with her work

requirements. Because her subsidy was delayed, she has had to take out extra loans to pay for child care. When her daughter's child care subsidy is finally paid, it is already summer and her son is out of school and also needs child care. One of Tina's relatives offers to provide summer care in Tina's home and once again she applies for a child care subsidy -- $1.60 per hour allowed by FIA for her son -- and the same cycle repeats itself:

> I asked them for day care for my son and she was like "Well you need to fill out these forms. . . and I need verification that you're in school." So I sent them my confirmation course and I sent them a schedule and I do everything they asked me to do. Then she says I have to send verification of my report card to show that I completed the semester. I send it and then she said they need more information. Meanwhile I need the money to pay for my son and I told her the number she can call up to get my grades over the phone, and I said, "This is my student number and this is my pin number". . . and then she sends me another form to fill out. . . and it's the same form I filled out before, and she says that she needs a copy of it. . . I mean I don't know how many times they need me to fill out the same forms, it's just ridiculous! I had to tell her again that I want a hearing, and I talked to the lawyer and then she went on ahead, and approved the day care money for my son.

Two months later, as the end of summer nears, Tina finally receives the subsidy for her son's summer child care. During this same period, she has continued to work 20 hours per week and take classes full time, and as the fall semester approaches, she relates how her FIA worker actively discourages her from working on campus:

> I tried to explain to the worker everything is centered around here. If you get a job outside you have to have transportation. I do not have no kind of transportation because the bus lines stop running early . . . and I was trying to explain. . . and instead of trying to see my point of view she says, "Well you don't need to be on campus having that kind of job because you're more qualified than a fast-food job," but I keep telling her it's the convenience. . . but she keeps saying I should be looking for a better job, and do I want to find a better job -- but to my mind this job is doing what it supposed to do -- It's helping me out a whole lot. . . it's on campus and I have really good employers -- like if my child gets sick they will come to my class and tell me, and they picked up my daughter for me -- I mean they are real good. They are always giving me free food for the kids and they really support me

> being in school, and my employer she said to me when I was really down, "Hang in there. . . it will be so much better for you and your kids when you graduate. . .".

Not only has Tina experienced constant harassment about her on-campus job, but her worker has also disregarded both her work and school schedules when setting up bimonthly home visits, creating another source of ongoing stress for Tina. On numerous occasions the FIA worker has sent a notice to Tina informing her of a home visit during the time that Tina attends class or is working. Tina describes the last two home visits that were inappropriately scheduled:

> I mean I've had to miss days at work waiting for her. . . Like I had to miss another day of work on the 13th just so she can come out here -- then she don't give me a specific time she's coming. Now she says she's coming between 10 and 2 on Tuesday, and I've got class Tuesdays, and I been trying to explain that to her but I get nothing except her answering machine.

As Tina struggles to balance the demands of work, school, and parenting she expresses concerns abut her falling grade point average:

> I made the dean's list at the community college but here I'm just struggling to maintain my grades. . . I'm doing 15 credits and my GPA, it's gone down now from 2.8 to 2.6, and I'm so uncomfortable when that happens. . . I want to be in school and I want to graduate and get a real job so I can support my family.

Tina's time demands are enormous and she describes herself as chronically tired -- some days they come home at 6 and she "just falls asleep" and the kids eat cereal or microwave their own dinners and "I wake up at 10 o'clock and they're on the floor sleeping. . . "But despite the exhaustion she struggles to maintain an active parental involvement in their lives:

> There are days when I am so tired but usually if I have enough energy I'll fix them something to eat, and then I'll send them to bed at about 8:30 and then I'll go to sleep, and I'll wake up in the middle of the night to study. I study at work, I study right between classes, I study while in class. . . Tuesday I've got girl scouts for my daughter until 7 and on Wednesday my son's got boy scouts. . . I like to do activities with them to make up for the fact I'm not with them, so I try

> and spend time with each one of them individually. . . although my son is with me after school we still don't spend time together because I'm working. So in reality I spend three hours a day with them and on weekends we go to the library or stuff. . . that's our family trip -- to the library so they think its cool because there's computers there, and I study while they're on the computer. . . so that's our family pastime.

It is apparent that despite scarce financial and time resources Tina's children are doing well in school. Both children have already developed an early awareness of the importance of education in their mother's own life, and Tina describes her sense of pride in her children and in their images of her:

> They are both really good kids and they talk about going to college now -- they're like "When I go to college," and I think my whole life has had an impact on them -- they see me struggling, and it's like I'm leading a pathway down so they can follow because they are always talking about college. . . my daughter she always asks me when is she going to college, and I'm like, "Well, after kindergarten you got to go through the first through twelfth grade and then you can go to college". . . And my son he is at school with kids whose parents are professors you know, and they have real good jobs, and I want him to be around that environment.

Tina also relates the impact studying has on her children's literacy development as she describes how they all read when she is studying, and her daughter, who just started kindergarten in fall, is already reading:

> I think they see me, and they do it. Because I read all the time. I love to read. And so both my children read, my daughter especially. She loves books you know. And we turn off the TV, and we'll all just sit there and read. Sometimes I'll buy my son comic books from Toys R Us, because he likes those kinds of books. . . and that stuff makes him read even more.

Tina is also the first in her entire family to go to college -- she grew up on welfare and describes how her main motivation to complete college is envisioning a different future for her children. Tina's youngest brother who is in high school visited her on campus and, according to Tina, "He was just so happy to come and walk through campus, he was smiling like, "I just can't believe you made it here." He is most definitely going to college -- he is just going to follow my lead."

As she contemplates her future she worries about continuing for one and a half more years at this pace, in debt, her child care subsidies ever precarious, and constant threats from her worker about changing jobs. She worries how to continue supporting her children on her budget where she receives a monthly grant of $236 from FIA, $249 in Food Stamps, earns $480 a month at her 20 hour a week job and pays $500 a month in rent for campus housing, and a $100 co-pay for child care. Her earnings total $965, and housing and child care costs are $600, leaving her with a little over $300 per month to pay for all other household and family needs. Yet for Tina, escaping her life of poverty and completing her education and bringing her children up with a vision of a different world and a different future, is a compelling passion:

> You know when I go home everything is so obsolete to me, and I've seen people that I was like, and I cannot believe I used to live like that . . . I want to be able to provide for my kids and give them things my mom couldn't give to me. . . I refuse to let my kids see a food stamp. . . I refuse because when we were little it was alright to go to the corner store with Food Stamps but now I don't let them see them or touch them. . . That is not how I want to live. Every time I just want to stop and not go to school -- it's like OK I came all this way and I gotta do this. . . my kids need a chance to grow up different!

Sarah

Sarah is the white mother of 4-year-old Kim who is biracial. She is in a stable relationship with her daughter's father but her pregnancy was unplanned and unexpected. Since Kim's birth in 1996, Sarah has received an FIA grant, Food Stamps, and Medicaid and has struggled to meet work requirements while attending a 4-year university with the goal of becoming a teacher. Her daughter now attends the campus child care center, and Sarah receives work-study although she has been consistently harassed by FIA; first she was told it did not count toward

her work requirement, and then that it counted as income against her grant. However Sarah is knowledgeable about her rights and has assertively challenged her caseworkers about the number of hours she is required to work, as well as the use of work-study as she has moved from one county to another.

Sarah describes how in 1998 she received letters informing her about increased work requirements despite the fact that she has a child under 6:

> The first letter said you had to work 25 hours, and actually a few months before I had gotten one of those slips with your check that gives you information. . . I had gotten one of those that said they were going up to 40 hours a week as of last October 1 or whatever, and I thought that was pretty funny. . . She (the worker) came on a home visit and I was just filling out some forms and she told me I had to work 25 hours a week. . . and I said well I'm just working 22. . . if she would have told me from this point on that I have to work 25, I would have said I know I don't. . .

Sarah has also encountered ignorance on the part of caseworkers in two counties about her right to use work-study. However, it takes Sarah's resourcefulness, her ability to seek advocacy advice and use it, and ultimately to find the page in the FIA manual to prove to her worker that she is entitled to use work-study, and not have it count as income.

> This is the worker who also told me last year, actually it was during fall of last year, that she had been talking to some other caseworkers and they told her that work-study counts as income. . . I had to go and look it up in the books in the library and the PEM manual. . . I looked it up in the pages in the manual and she still didn't believe me. . . I'm like "Look at it right here and it's in black and white." She was looking at the food stamp section only of the manual and she still didn't believe me. Then I finally explained to her that Work-Study was Title IV financial aid and I had to go over to the director of Financial Aid, she typed me a letter and then I had to bring it to my worker, or she was going to start counting it as my income. I was like, "This is NOT going to happen, I'm sorry!" So I had to deal with all that.

Sarah also describes how when she moved from one county to another, she had to argue with her new worker about increasing the rate of the child care

subsidy as her daughter attended child care in X county, and she was getting paid the Y county subsidy rate, "It's less in Y and I told her, you HAVE to pay the amount of the county where my daughter attends." As most child care centers charge by slot and full-time or part-time -- irrespective of hours of attendance, parents are responsible for paying the tuition for the contracted slot. However, FIA only pays for actual hours of care per day, increasing Sarah's expenses on her meager and stretched budget.

Sarah's biggest support is her mother who lives in a neighboring county, and who has been providing vital financial and child care assistance to Sarah and Kim. It is clear that Sarah's mother is a buffer against all unexpected obstacles, such as when her car breaks down, or her utilities are shut off, or when she had unexpected health care costs, or needs extra child care for her daughter. Her life is precariously balanced with her mother serving as a safety net until she completes school:

> I mean if it wasn't for my mom I would have probably had to drop out of school. . . sometimes I'm like -- I don't know how I can do it. Luckily I get help from my mom so that I don't have to work more than 20 hours a week, or I would have to be working at night, and I mean that's my only time to spend with Kim. To me it's like if I didn't have to do this. . . I would probably be done with school now if I wouldn't have had to work. . . I mean when she's in day care I've been going to school full-time, working, and studying. I mean I would like a chance to study without her running all around me. Now it's getting a little better because she's getting a little older and it's a little easier to say, "Why don't you go play in your room." But otherwise you can't squeeze all that into a time that you can pay for day care. And my mom pays for day care too -- she pays the extra amount that FIA doesn't pay for. . . My mom pays for it. . . I probably have to pay $70 or $80 extra a week . . . my car needs to be fixed, and until recently I didn't know they helped you do that either. I mean they don't advertise they'll help you get your car fixed. . . I had to find it out. . . that's where I get help from my mom. I mean my money is perfectly laid out. I get $371 a month; I pay my rent with that and my electric bill. And I use my food stamp check to pay my phone bill and the cable -- that's the last thing I try to pay. . . I give them $30 every time they try to shut it off. So I don't even use all my food stamp money for food because I have it budgeted to go somewhere else. And it's a good thing my child is picky and doesn't eat a lot. I mean I'd be out of luck if she was one of those that was just eating all the time.

Sarah who has managed to maintain a 3.2 GPA with a 4.0 in her major describes her struggle to maintain good grades as she worries about her parenting responsibilities and forthcoming expenses:

> I usually take 3 classes during the day and one at night and my mom comes from work and picks up my daughter, and I go to get her after my night class. . . Usually I study after 10, after I put my daughter to bed, and when I'm too tired I try to wake up a little early and try to study then. Luckily I'm very good at taking notes and remembering that way. . . I've always been very good at taking notes and taking a test. . . I mean it's just so hard to make sure I work enough or work at all to do my classes and spend time with my daughter. And it's like there are times when I'd just like to be going home and studying. . . now my car is going to need fixing soon, and I'm going to have to go through that whole issue again.

In Fall 1999, as she plans her academic program, and realizes she will have to work full-time for a semester in an unpaid student teaching internship in 2000, Sarah considers taking out more loans and transferring guardianship of her daughter to her mother, as her worker has told her she will be out of compliance and will lose her grant and Medicaid. When Sarah is informed by a local advocate of her right to count a required internship as her work requirement she is surprised and relieved, because her worker has never informed her. She approaches her worker with the information:

> I told my worker I don't have to work then and she didn't really seem to know about it. And I said, "Well I can get the form where it says that you know" and she says, "Are you sure" and I said "Yes I'm sure!"

Sarah, a successful student, one year away from a teaching degree, has managed to stay afloat because of the vital supports she has in place. The buffer of a middle class family that provides a safety net has enabled her to transcend a car breakdown, unaffordable child care costs, and health-care problems. As a bright and resourceful young woman she has made full use of information provided to her by local advocates and has challenged her FIA workers and demanded her rights.

However, Sarah readily acknowledges that without her mother's support she would be unable, despite all her efforts and her academic successes, to stay in school:

> Without my mom's support I probably wouldn't be in school, that's for sure. I would have had to drop out of school and gone to get a real job. There's times when I feel I want to drop out now. . . and it just gets to a point where I hate dealing with these people at FIA. . . I feel like I should just go and get a real job like they want me to -- go get my minimum wage 40-hour-a-week job. . . so they'll be proud of me and I can stay in poverty forever!

Lakeisha

Lakeisha is a 26-year-old African-American mother of an 8-year-old girl and a 5-year-old boy. After moving to Michigan from another state to be with her father, she began her education as a single adult on General Assistance. After leaving an abusive partner with whom she had a child, she clung tenaciously to her educational objectives, despite needing to go on public assistance. She originally completed a 2-year degree program in math and science at the local community college, and then transferred to a university to complete a degree in computer science. Committed to meeting the intensive needs of her children, she was constantly torn between her parental obligations and desires and her work and education requirements.

In 1997 FIA informs Lakeisha, about two years away from completing her bachelor's degree, with children 5 and 2, that she must work 20 hours a week. She locates a work-study job on campus paying minimum wage to satisfy the requirement.

> Well, the 20-hour mandatory work requirement, it has caused me to leave my children in the care of day care providers for the majority of the day. Like I go to school full time and I have to work an additional 20 hours during the week, so my day here will begin at 9:00 in the morning and end at 6:00 in the evening. Between here and going to get the kids from day care and getting back home that takes about 15

> minutes. The kids have to be fed, so I'm not spending any quality time with them. They have to be prepped for the next day, so they have to get their baths, the clothes out, we have to go over homework if there's any and it's time to go to bed. There's no time for quality time with my children, and on the weekend I'm trying to play catch up with homework, homework that I couldn't complete throughout the week because I was so tired when they got off to bed. It's really taken a toll on me, and I think the requirement is ridiculous for students who are taking full-time loads. . . I actually withdrew from the university because my grades were falling. I took 2 weeks off work to try to bring up my grades, but when I went back to work my grades started falling again. . . And my kids. . . I don't know what kind of damage I'm doing in the long run, whether it can be repaired or not.

Lakeisha is entrapped in a confusing nightmare of multiple eligibility requirements, numerous, unclear reporting demands, and complicated rules about coordination and timing of benefits. Her transition between summer paid internships and the academic year when she works a minimum-wage job is especially difficult.

> In order to get assistance, I have rules from the state of Michigan but in order to go to school and have my schooling paid with Pell grants and scholarships, I'm bound by the Federal Government. And then on top of that I live in subsidized housing so I'm also bound by their agencies. So when I come back from interning where I made all this money and wasn't on aid at the time they cut me off, they said I could pay for my own schooling. But my rent went up to $600 and there was no way I could pay that and in order to get that back down I had to be put on aid. They said they could give me $489 a month for rent if FIA approved me. I've been bound for a good three years and I get so confused and entangled in what I can do here and what I can do there, or what I should really tell them. I feel like maybe I shouldn't have told them I was interning because it was only for three months. But I had been penalized before for working the polls during Election Day on a Tuesday, they paid me $40 one time and another. And when they did a check, FIA found this form four years ago and I was cut off aid for six months, I was cut off totally. . . I couldn't pay bills. I could barely pay rent. . . And I'm being told conflicting things about what financial aid to report, and financial aid said if FIA wanted to know anything they should just send them a form, but I don't know.

One of the main problems she encounters as she moves between her summer work and her academic year is with the child care subsidy. Though she regularly tries to coach her caseworker in advance of the transition, she has

uneven success, and she is never given the option of an expedited Quick Start procedure.

> This year they've paid 100% of the child care subsidy. I ended up being so far in the hole last year that this year when I did my internship I was constantly calling, saying, look, you know I'm not on aid right now, but I will be coming down there and my last day is Wednesday. I'll be there Thursday morning and what do you need to know. I tried to do the same last year as I did this year, but when it came time for paperwork to be processed last year, they continuously found that papers weren't there or that I needed to sign something else. This year I wasn't having it, because I couldn't do it. There was no way I could foot the bill for the kids.

Because of her long school and work hours, her summer cut-offs, and her preference for developmentally enriched child care, Lakeisha uses a combination of licensed formal care and informal care for her children, sequencing as well as combining them. Though using a licensed center with a good reputation, Lakeisha is still concerned about the quality of care given her son, whose language development is slow and who has chronic but non-infectious cold-like symptoms.

During the summer because of her long hours, 60-80 hour weeks comprised of her paid internship and additional courses taken at another university, she is forced to send her children to her busy mother who lives in the deep south.

> I would prefer to put my children in day care here, but my mom (takes) over, And I just help with food and other costs. My son is starting pre-K on Monday and I had felt that he need someone to work with him and because I was always away at school or work I didn't have the time and I didn't think my mother really had the time this summer. So I would have liked him to be enrolled in a day camp at the school or something. . . She came up for the first half and stayed until June, then I kept the kids for 2 weeks and then drove them to her after the 4th of July. And when the children are in Mississippi, because of where she stays, there are no other children around to play with. . . And then it's really too hot to go outside and play, so they really weren't exposed to children other than on Sundays when they went to church. My mom has a part-time job and then she's married to a minister so they spend a lot of time on the road, back and forth, like summer months are revival, they do a lot of traveling to different churches and preparing for that. My son had

> just started talking, and that bothered me that I couldn't tell how he was feeling. But my daughter, she wanted to come home, it was "Ma, when are you comin' to get me?" every other day. She wanted to play with her friends.

In 1998 Lakeisha's best friend and informal caregiver dies prematurely of asthma at age 27. Child care arrangements are thrown into chaos. Hardly able to grieve, Lakeisha is concerned about the reaction of her 6-year-old daughter. Her friend was an important caring adult in her daughter's life, and her daughter talks sadly and anxiously about the death as resulting partly from her godmother's devastating workload, similar to her own mother's.

> I got a phone call that my best friend had passed away. And every day since then I search for a time by myself, because my daughter was really close to her, and if I cry, my daughter cries. She reminisces a lot about her, she called her mama. I missed my first 2 days of classes because I was trying to make sure her funeral arrangements and everything were taken care of. Her mother was real bad sick and she refused to leave the house after she found out her daughter had passed. And she left three kids, 2, 4 and 11. And the arrangements were that my daughter would walk to her house after school with her oldest child and stay there. And until I knew what FIA was doing she was gonna help me with my son. And we had talked about that and everything just crumbled so. . . And I had early morning classes and made it home no early than midnight that week. I was at her mother's; her mother was sick, and then I had to clean and make sure their house was presentable. I felt I had to do that and take care of her kids.

Failure of the FIA to authorize her child care subsidy in the transition from her summer 1998 internship to the 1998-9 school-year results in her son's losing his place in his child care center.

> I had been leaving messages for my caseworker, her back up and their supervisor, for 3 weeks, and no one called back. I was responsible for paying, and I just couldn't do it. I had to enroll him in a different day care than where I wanted him to go. Although he's unhappy there, it's convenient for me, they pick him up from the school. I have enrolled my daughter there as well; she wasn't in day care. So I have her going there after school at 3:30 so she can keep an eye on him and see what's going on and what's making him unhappy. So I feel better about that.

In early 1999 the long-standing behavioral problems of Lakeisha's 7-year old daughter escalate. Lakeisha has noticed her daughter's destructive attention-seeking behavior before; but in view of her heavy work requirements; she couldn't spend more time with her. Lakeisha now enrolls them both in therapy. When her daughter begins seriously disrupting her classroom, however, Lakeisha is compelled to spend more time at the school and at home with her. Her son also is diagnosed as developmentally delayed, after an assessment appointment which she is not able to attend, and she feels she needs to redouble her efforts to insure that teachers do not treat him as a hopelessly impaired and unteachable child.

Towards the end of her degree program, Lakeisha describes her university experience as one of constant stress. In her demanding degree program she has endured race and gender discrimination, and her parenting responsibilities have been invisible and unaccommodated:

> Coming over here the road got real bumpy. The experiences I have had in a field like computers; there's not many females in that, especially in my classes. A lot of times I was the only female. And if there was another female I was the only Black. And that was really hard because. . . no one would answer my questions. I went to the instructors, and there weren't many of them. One of them you couldn't get around her courses. Her hours were unbelievable. If you wanted to get to school at 6:30 in the morning she would be glad to sit and talk to you. Well I got two kids and I can't get here between 6 and 8. I've had to withdraw from classes so many times it didn't make sense. I got W's on my transcript where I'd gone all the way to December, thinking I'm gonna pass this class. I'm gonna do it. I'm gonna do it, beating my head against the wall. And I had to withdraw. Hopefully I can get at least C's in my courses and graduate on time. I'm so tired of school it's to the point where I don't even care any more about this degree. I just want to be done, I want to be the grown up, I always thought being a grown up would be like. When you're younger you can't wait 'til you're on your own and have a job and do what you want to do.

In Fall 1999, never informed that Michigan has modified its work requirements for students in the last year of an undergraduate program and convinced that cash assistance and child care subsidies are unreliable, she leaves

cash assistance, works during the day, and goes to school at night to finish her degree. She tries to see her children in the early morning and before classes at night.

With relief and in triumph, she graduates in December 1999. But she is indelibly marked by years of anxiety, depression, and stress and haunted by the unknowable costs of these years on her children.

> I don't know if my struggle is gonna help us financially. As far as with my son, I don't think everything I went through will affect him. He's still too young. . . But for my daughter, we've gone from counselors to psychiatrists, and a lot of different things. I really feel like she hates me. So I think that the only positive thing that probably will come out of that is that she saw me go to school and work. Now hopefully as she gets older and we try to mend things back together, you know, hopefully after she has her own family she can look back like I did with my mom and say now I understand.

Tanya

Tanya, a 27-year-old African-American mother of 3 children, 10, 9 and 2, has been on and off assistance for about 10 years. At 14 she fled extreme physical abuse in her home and went to live on the streets. Four years later when her first child was born, she went on AFDC (Aid to Families with Dependent Children) to secure shelter and other basic necessities for herself and the baby. In 1995 she received a high school diploma, and in her last semester of high school, convinced she needed more education, enrolled in the local community college. She persisted despite pressure from her caseworker to drop out of school and go to work. After graduating with an associate's degree she transferred to a four-year college to pursue a degree in criminal justice; she made interrupted progress towards her degree, while contending with FIA harassment, constant child care problems, and mandatory work requirements.

> Tanya describes her life on the streets as a teenage runaway: At age fourteen I ran away from home because of extreme physical abuse, dropped out of school in ninth grade and lived on the streets for 4 years. I wasn't aware of any resources that could help me. I spent 4 years fending for myself without a permanent residence, staying anywhere I was welcomed. I didn't have money for food every day, sometimes I slept in the woods, I just did the best I could to survive, including getting involved with abusive men who used me because I was poor and at their mercy. I got pregnant at 17 and gave birth ten days after my 18th birthday. I decided my child simply couldn't live like I had for the past 4 years, I decided I was going to give my child a better life free of poverty and abuse.

Committed to her child's wellbeing, she applies for AFDC and decides she needs an education.

> A friend told me about ADC as it was called then, she told me they'd help me to take care of my baby and help me find a place to live. So I applied and was given about $350 a month for rent, $186 in Food Stamps which left about $28 in cash assistance to buy diapers, clothes, pay for the telephone, cleaning products. It was never enough, so I believed that with hard work and persistence I could do better. . . I decided I was going back to school.

Seven years later, Tanya receives her high school diploma.

Convinced that she can be a successful student and that more education will make her a better parent, Tanya enrolls in the local community college. However, the welfare climate changes, and her caseworker demands she drop out of school and get a job. She stays at the community college, but works 20 hours a week in work-study jobs, first in printing and duplicating on campus, later in a community organization off campus.

Throughout her years at the college, Tanya struggles with child care:

> Child care payments were never reliable; I've never known them to be like something that's a guaranteed payment. . . For one reason or another, they'll stop it mid-semester. . . Sometimes I would owe my child care provider, and I'm asking them, well would you keep them on next week, and they hadn't been paid for the last two weeks. So I would constantly wear out my welcome with my child care people. So

> it was like a constant shuffling around and if nobody would, then I was just out of luck. Sometimes my schedule didn't permit me to take them to a regular child care because my classes were sometimes night classes and the day cares, most of them close at 5:00. A couple of times at night I didn't have child care, I had to say, "Honey, now, kids, stay in bed 'til mommy gets home." I was just trying to get them all the snacks they wanted to eat and just say, "Okay, I have to go to this class, and if you could just watch your sister for me until I come home". . . I felt very bad, very guilty. I still feel very guilty today that I did that. But it was necessary to finish school. . . I kind of said to them I had to do this, I have to go to school and work so you can eat. And she said, "Mommy, I won't eat anymore," and she remembers that vividly. We laugh today about it, but I feel sad about that, having to leave her when she's "Mama, don't go, don't go, don't leave me." That was a low point for me.

Upon graduation with an Associate's Degree Tanya finds that the jobs that interest her require Bachelor's Degrees, and her degree only qualifies her for minimum-wage work. She decides that she and her children can endure three more years of grueling schedules, child care problems, and stress in order to secure their long-term futures, and she transfers to a 4-year institution. However, she faces intensified and ongoing caseworker disapproval and harassment, onerous work requirements, financial stress, and greater academic demands as she embarks on her 4-year degree in criminal justice, a field in which she knows jobs are available.

> My caseworker seems more furious and harsh than ever. I have been cut off a few times since being enrolled here. I really hate being on assistance now because of the harassment from my workers who seem to think that because I attend a university I don't deserve their assistance. . . It just got so tense with her because she started calling me a lot and calling my jobs a lot. "Is she on time every day?" "Could she be working more hours?"-- asking things like that. She would call my boss every month, and if my immediate supervisor wasn't there she would just talk to anybody in the office. . . It was so embarrassing I just didn't even want to work in the office anymore because everybody was like, I didn't know she was poor, and you know it was just like I went in and told everybody, "Hey everybody, I'm on assistance."

Her caseworker erroneously tells her that her work requirement has risen to 25 hours, and despite the fact that Tanya is working more than her required

hours, the caseworker constantly repeats that she needs to get "a real job" and that she is going to be cut off because she has been in school long enough. Under the combined pressure of her caseworker and her household's financial needs, Tanya takes several on-campus jobs, amounting to probably over 30 hours a week for some periods of time; desperate to finish her degree as quickly as possible, she also registers for 5 courses, more than a full-time course-load. Meanwhile, the caseworker is conducting a parallel campaign of intrusive monitoring of her informal child care arrangements, calling the number of her informal out-of-home provider and asking everyone in the provider's household about the arrangements.

Tanya describes constant financial problems over the next couple of years. She is cut-off several times for not complying with Work First or paperwork requirements, but even when she is on assistance she faces no or slow payment of child care subsidies and caseworkers who count or threaten to count financial aid as earned income.

> Actually they wanted to cut my grant because I was in college and college I guess is supposed to give you a certain amount of money for books every semester. So they wanted to count the money college gives you for your books as earned income. They were constantly on my back about how much money financial aid gave me. Did you get a loan? Did you get anything extra? Did you receive any bonuses? They told me if I got a loan they would count it as earned income and my benefits would go down.

Tanya finally gives up, withdraws in winter 1999, and takes a higher paying third-shift factory job fifty miles from her home. However, with a long commute, night work and demands for overtime, Tanya leaves her job after a few weeks, goes back on assistance, and is mandated to attend Work First. She experiences the same problems with Work First she has in the past: she has trouble attending regularly because of child care problems, she feels she does not need basic training in job search, and she is not ready to settle for the minimum-wage jobs the Work First program wants her to take. She is acutely aware of how her educational agenda conflicts with the priorities of Work First.

> They don't care what kind of job they get you. They don't care about your experience. . . They're just trying to get you employed at who will take the body. . . .I'm not good at labor work and that's just mainly what they want you to do. They want you to go to factory and they want you to just slave there for nothing, you know, and you don't even make what the people who work there regularly make, you're just temporary for a couple of weeks. They make $11 and you make $5.15 when you work the same amount. . . I've never got anything from Work First. I got the job at the University on my own: I got my other jobs on my own.

In late summer 1999 she receives custody of the 3-year-old and 13-year-old children of her sister for several months, but her caseworker makes no modifications in her work requirements or benefit levels in view of these additional responsibilities. She is cut off again because of non-compliance and survives with help from family and friends over the next several months.

Nevertheless in Fall 1999 she re-enrolls in her 4-year program and manages to finish her classes with two Bs and a C. She finds extra time to study because though she signs back onto assistance in the middle of the term, her caseworker does not demand she attend Work First until December. When she does not attend in December, she is threatened with a January cut-off. Tanya allows herself to be cut off and gets a night job in security surveillance at $7 an hour rather than deal with FIA and Work First. Her disabled cousin has moved in with her and supervises the children while they sleep at night, and she thinks that when necessary she can arrange informal care during the day while she goes to school. Trapped with no way to accomplish all she needs to, she makes a decision to sacrifice her own bodily needs, hoping she might be able to sleep during two 3- or 4-hour intervals during the day on most days.

Though Tanya is nearly in the last year of a 4-year program, her caseworker has not informed her about the state's new 10-10-10 provision for post-secondary education, but Tanya finds the provisions unattractive:

> It wouldn't benefit me really to work 10 hours anywhere, I mean if I was required to work it would have to be a job which would pay me

> what it cost me to live. And just the burden of all the rules puts me and my family in a bind, and it doesn't guarantee us the income every month. It boils down to I need money. . . FIA is no guarantee that money will be there for my kids or my family, or for food and transportation or those things which we need to live and get by . . . I m not sure if I want to put my kids" livelihood back in the hands of FIA because they're not trustworthy to keep their end of the bargain, to actually help you when you need help.

Having come this far from living on the streets as a school drop-out, she is determined to finish her degree, but is acutely aware that FIA and Work First will neither help her realize her educational objectives nor support her family's well-being. She has persisted despite incorrect and withheld information, harassment and intrusive surveillance; problems with erratic, withheld, and low child care subsidies; unproductive demands to attend Work First; and lack of policy and agency support for her educational ambitions.

Shari

Shari is the 35-year-old African-American mother of 2-year-old twins. Since their birth she has been living apart from her husband due to his abuse of drugs and alcohol. She has worked full time as a clerk at a large institution for 5 years earning a low-wage salary with medical benefits. When she left her husband she moved in with her mother and, until recently, has been living doubled up in a small apartment. Shari attends a community college and hopes to obtain a two-year associate degree in nursing. Since she left her husband she has struggled to survive the stress of very cramped living conditions, the increasing demands of school, and lack of access to affordable child care.

When Shari was pregnant with her twins, she encountered health problems and was forced to take an unpaid medical leave for the last months of her pregnancy. Although she was covered by her own health insurance at work, she had to pay for it during the period she was on leave, and incurred heavy costs which

included paying for medical insurance for the children before and after the birth. As her husband did not comply with Work First requirements she was told she was ineligible for an FIA grant and was never informed that her children were eligible for Medicaid, and soon after her Food Stamps were cut. Since that time, despite the fact that she is separated from her husband and meets the income eligibility requirements, Shari has never had her Food Stamps restored.

> When I went back to work I had to pay them back for the health insurance for me and the kids -- I had added the babies because I didn't know that Medicaid would cover them -- I saw on TV about MIChild and then when I applied there, I found out they should be getting Medicaid.

After Shari left her husband, she could not afford the rent for a new apartment and she moved in with her mother, but the situation proved stressful. After a delay of several months, Shari is informed that she is approved for FIA child care subsidies, and looks for child care for the two toddlers but concludes it is unaffordable, so her mother agrees to take care of the children. Shari is concerned about leaving the children with her mother, who has health problems, and with whom Shari has constant conflicts:

> One place told me $180 every two weeks per child and 15% off for the second child -- so that's my checks that I work for every two weeks -- I wouldn't be able to pay rent or anything more --I just cannot take care of everything so now my mom takes care of them and FIA pays only $80 a week for each child. . . but she's giving me a really hard time -- I mean a really hard time!

The low rates paid by FIA for child care create an even more difficult situation, as her mother is classified as a child care "aide" and is only paid $1.60 an hour as she is caring for the children in their "own home." Shari also requests the child care subsidy while she attends school, but FIA refuses her:

> When I went back to school I applied for child care and I told them I was working and they wouldn't help. They said they didn't offer it. They said I wasn't eligible for it because I was going to school, and they said they didn't offer day care to people to pay for post-secondary

education -- that if I was going to high school they would pay but since I was going to college they wouldn't pay.

Shari finds herself in an increasingly difficult situation. She and her mother do not agree about child rearing and clash frequently -- she disapproves of the way her mother handles her son, and feels that both children are suffering from lack of activities and being cooped up in the small apartment all day, but she feels trapped:

> We had a big argument – it's always about little petty stuff but she just pushes me to the edge -- she's always saying, "When are you going to spend time with these kids?" -- she's really been giving me a hard time and she favors the little girl -- he's always bad and she says "I'm tired of caring for him." She has a negative vibe around them and I don't like it -- last time she was so mad she wanted to physically hit me.

Shari's concerns about her children's care are also exacerbated by her extremely stressful schedule and constant demands on her time as she juggles multiple balls in precarious constellations:

> I get up at 5 -- usually the night before I try to get the kid's diaper bag and their clothes ready. Sometimes I get them dressed and sometimes I don't and I leave their pajamas on -- I try to be out of the house by 6.30. I work from 7- 4 and then I have school from 6-9 on Mondays, 5-7 on Tuesdays and 6-10 on Thursdays and 9-12 on Saturdays. . . I'm always tired. . . I stay up studying at night. Sometimes I'll just wake up in the middle of the night and study when I can, because its hard to study with them because they want to play -- so I just study when I get a chance no matter where it is -- I don't have a choice I have to do it. . . When I get off work I just go home and on weekends I just take them with me if I go anywhere, or we'll just stay in the house all day. It's difficult and I don't know, sometimes I feel like I maybe shouldn't go to school and just wait until they grow up because it seems like such a problem for me to go -- but I'm not going to quit. . . This is just something I have to do -- I don't try to make time to do anything else -- when I come home the only thing I have to do is work, eat, sleep, take care of the kids, wash clothes, -- sometimes to try to break the monotony, I'll just take them out. . . they like the mall so we'll go out there it's easy to entertain them -- but sometimes its overwhelming to me. . .

As relations worsen between Shari and her mother she becomes desperate about finding a place of her own, and after strategic maneuvering of debt payments and some financial assistance from a local non-profit agency, Shari moves into her own apartment with her two toddlers. She obtains a partial subsidy from her community college for child care while she is attending classes and drops the children at the child care center before her evening and Saturday classes. However, she still cannot find safe affordable child care during her 40 hour work week and reluctantly leaves the children with her mother. She finds out through a local advocate that she is entitled to receive a higher rate of subsidy since she is no longer living with her mother; but it takes several months and a change in FIA workers to correct that:

> You know my worker -- he was doing it all wrong. . . everything was wrong! Because my (mother's) payments changed a whole lot of times. . . and she ended up getting really low payments -- now I found out he had her under the wrong thing and the new lady said that caseworker wasn't doing any of it right -- now she's getting more. . . but it's still creating stress for my mom to keep them and I try and pay her extra because she wants more money -- it's terrible and its creating a lot of stress. But I have to take myself away from that because it's interfering with my studies -- also with the money issue -- and I really want them to go to day care -- when they go to X (community college day care) when I'm in class, then I see my kids are fully content -- they have a lot activities for them and they're not fussy and fighting with each other like they are at my mother . . . this is the number one thing causing me stress and hardship right now.

As Shari's toddlers get older, they become more and more difficult at her mother's place, and she and her mother find themselves barely on speaking terms. Shari considers dropping out of school and reducing her hours, but that does not appear to resolve the situation as she cannot afford the high rent of $655 for her apartment without her full-time job, which keeps her just above the federal poverty line for a family of 3. Shari herself is also driven by a different vision of the future. She describes her determination to pursue post-secondary education and her most pressing obstacle, good child care:

> I'm tired of bouncing around. I've had a lot of downfalls -- I graduated from high school and I went to community college, but then I dropped

> out, and then when the twins came I said, "You need to make some solid stern decisions and you need to be able to take care of them so they have a stable environment." I wish I could spend a lot more time with my kids -- that's what I miss -- I don't want to try to juggle it all. I wish I could find good child care so I don't have to worry about them -- it's crazy, real crazy -- I don't know why I don't get more help from FIA -- if I could just get more child care money I wouldn't care if they'd give me nothing else. . . But I just want to get that degree and be out there working, that's why I'm so determined.

Mid-way through a two-year nursing degree program, juggling full-time work, full-time school, and two toddlers in an unsatisfactory and emotionally stressful child care arrangement, Shari is trapped: a low-wage earner and single mother desperately struggling to climb out of poverty but with no housing subsidy, a low FIA child care subsidy that pays only 50% of the cost of full-time care for her toddlers — Shari, like so many other single student mothers must weigh the high costs of continuing in school, while maintaining her young children in a conflicted family situation where they do not receive satisfactory care or early childhood enrichment.

Sandra

In 1997 Sandra was the 22-year-old African-American mother of a 3 year-old, pursuing a 4-year undergraduate degree in communications at a public university. She originally went on public assistance because her child's father would not help support the child, and she wanted to pursue her education. Despite grave difficulties in ensuring her family's well being and in balancing her parenting responsibilities, work requirements and educational commitments, Sandra was doing well in her courses, was active among African-American students on campus and in the local community.

Sandra expresses her determination to get an education.

> You can take anything from a person, but you can't take away their education. Having an education means I'll be able to educate my child

> and others at the same time. It's like what you need to get a good job in order to not be on assistance and take this type of harassment from social workers that think its their money they're giving out I have a son that really motivates me to go to school. . . He'll be saying that his mother worked hard and struggled for it, and I want to be a role model for him. I want to be the one that he says he wants to be like you know, and the one whose footsteps he'll follow in, instead of the athletes.

Despite the fact that in 1997 Sandra is meeting federal work requirements and in good standing at the university, she is threatened with benefits termination on grounds that her work-study job isn't a real job and that she won't accept a job offered to her through Work First.

> They sent me letters saying that I would have to immediately go to Work First and work-study doesn't count. That work-study didn't count, especially when I was trying to get child care. She said, "No, that doesn't count. You have to have a Work First job, and you have to come to Work First on this day, and if you do not come, you are going to be terminated from the system." I went to Work First one time and I didn't go back, and I just had to deal with finding a babysitter. The Work First job required me to actually quit going to school because it was like 6:00 a.m. to 2:00 p.m. an hour away and it was only making $6.00 an hour. They said they could provide the way in and day care, and whatever.

She tells her caseworker that this would interfere with school.

> [The caseworker] actually told me, "We don't care about you going to school, that is not what we want, Governor Engler wants ladies to work. We don't care about you going to school." So me and her kind of got into an argument. I was like, "Well, where is Governor Engler at, because he is obviously not trying to help me if he doesn't want me to further my education to get a stable job. I mean this $6-an-hour job, I don't want that for the rest of my life. That's why I'm in school, so I can have a better life for me and my child.

Erroneously standing the policy on its head, her caseworker also tells her that despite the fact that the work-study job doesn't count towards the work requirement, the income from it is taken into account in determining whether she is eligible for cash assistance. During one month of the academic term he

terminates her benefits on grounds that she is earning too much when the work-study income is taken into account.

Sandra works between 20 and 25 hours a week in university housekeeping as a work-study student. Later, she works in the university writing center 12 hours a week as a work-study student and in the university recreation center another 15-20 hours a week, well over her 20-hour requirement. Her caseworker, however, calls both employers to see if she can work additional hours. While the writing center says she is limited to 12 hours a week, the recreation center tells the worker she could work 40 hours a week as a temporary employee.

> Then he suspended my grant for another month because he said I was available, I could have worked 40 hours a week at one of my jobs and I refused it, and one of the rules is that you cannot refuse, reduce or stop working. If you're offered 40 hours you have to work that 40 hours. And I said, "Well, if I work 40 hours where would my school come in?" He said, "That's your personal goal. I don't have anything to do with that."

At another time, her FIA worker reduces her grant to take into account a financial aid grant for book purchases, though counting financial aid for educational expenses is not permissible in calculating the level of cash grants.

Sandra is forced to leave her son in a low-cost child care center about which she has serious concerns; the facility also closes for the day 3 hours before she is able to care for her son herself. She has difficulty transporting her son to and from the center and arranging care for the uncovered 3 hours. She and her child are in a dangerous housing situation:

> Before my older sister moved in with me, me and my sister were staying at my Mom's house. Me and her just argued all the time, and she smoked cigarettes all the time, and it was just awful, really awful. I didn't like (my son) being in that environment. She was very violent. You know, as far as, she would come at me with knives and throw things. It was very, it was dangerous for him to be there. I felt she had no respect for him, because she would do this stuff, without even caring about endangering his life.

She tries to visit her hospitalized mother every day, "to do all I can while I can," but her son does not like being in the hospital and has a hard time sitting still. "He would fall on the floor and the floor was all nasty. . . It wasn't healthy for a baby to be in the hospital where a lot of germs (were) just floating around." Frightened for her son's well-being, she sends him out of state from May through August to his grandparents, the parents of the absent father, who have considerable resources and are supportive of her parenting and educational objectives.

> I felt terrible at first. . . . I was getting a lot of negative feedback from my family. They were saying that I was unfit. (crying). And my friend, she told me that I was a bigger woman, to want the best for him and, knowing that the best was there, to send him. So I felt a little better after I spoke with her, but at the same time, I felt bad because he was away from me. And I was scared that he probably wouldn't know me anymore when we reunited. So I did a lot of praying. When I went to pick him up, he knew who I was. And I talked to him, my phone bill, my phone had got cut off because I was calling every other day, every day, just so he could know me and hear my voice. I sent pictures, a photo album, and he remembered me.

Constantly harassed, punished, and berated by her FIA caseworker, denied basic resources, concerned about her young son's safety and care, Sandra decides to pull up her roots and move out of state to the town in which her son's grandparents live. She is a forced migrant, pushed out of state by only poor and threatening "choices" in her community, seeking refuge in a supportive family who alone make it possible for her to continue her education without endangering her child. Sandra finds a full-time job at $9 an hour at a post-secondary educational institution she wants to attend, and she takes evening courses towards her degree. Her son's grandparents pay for his attendance at a high-quality child care center, and trusted family members look after him in the evenings when she was in school. She no longer receives public assistance, assisted instead by relatively well-off family members, a source of alternative support not available to most recipients.

Carol

Carol is a 32-year-old white mother of a 14-year old girl. Her daughter has been diagnosed with ADHD (Attention Deficit and Hyperactivity Disorder). Carol went on assistance in 1996, trying to combine school, work and parenting. Plagued by constant misinformation, poor communication and harassment from FIA, in 1998 she finally left assistance for full-time work. While abandoning her pursuit of a 4-year degree in education, she has resumed post-secondary vocational education in data processing.

Separated from an emotionally unstable husband involved with alcohol and drugs who is not paying child support, Carole works 60 hours a week managing an Amoco station in 1995; but due to a disabling and expensive auto accident she loses her house and is forced to leave her job. In 1996 Carol goes on aid, trying to combine parenting, school, and work. Because her job providing child care for a single father is extremely stressful, she finds a work-study job at the community college. Though she had been a successful student for 3 months at community college when she goes on aid, her FIA caseworker tells her that neither school nor work-study meets the requirements of her social contract and threatens her with case closure.

> Since I started at community college I have had problems with my caseworker. While I was in work-study my caseworker told me the position didn't count as part of my social contract and that I had to get a real job. The head of financial aid gave me a phone number to call, and she told me my caseworker was misinformed. At the same time my caseworker also let me know I had to sign up for the Work First program, even though I was already employed. When I went to Work First and explained the situation to them they were stunned. They said I didn't need to be there, that if I could fill the paperwork out they would contact my caseworker for me. This happened while I was in the middle of my finals, just before I graduated. It was a real pain.

Carol nevertheless graduates with an associate's degree in general education and transfers to a 4-year institution to pursue a degree in education.

In 1997 Carol begins working on a 4-year degree in education but has constant problems with Work First and her FIA caseworker. Though she has a work-study job lined up for fall 1997, she is threatened with termination for not working over the summer. So she takes a job at the university bookstore working 38 hours a week and notifies her Work First case manager; she maintains the job through the beginning of the term, though she is taking 16 credit hours, but then to allow her to focus on her studies and her daughter, she reduces her hours and takes a work-study job.

She describes her tight and exhausting schedule:

> I'm up at 6 am, I spend 15 minutes preparing stuff and cleaning, then wake Elise and help her select clothes, get breakfast, and I get ready. She's on the bus at 8:15, but if I take her to school we get 45 minutes more together and she likes that. So on Tuesday and Thursday I have a 9:00 a.m. class so she takes the bus. On Monday I work from 9 a.m. until 2, go to class from 2:45 to 3:45, 4:00-5:15, and if I can I go to the rec. center for an hour, and sometimes my boyfriend brings my daughter there to exercise with me. My friend and Elise sometimes run on the track if they get there earlier. He's very good with her, and it reminds me what a bad parent I am. I'm trying to make sure she's clothed and fed, but he's doing more to be with her and look after her psychologically. I can see the damage I've done the last one and a half years by being away so much, and it makes me feel guilty. From the rec. center we go home, eat dinner, Elise sets the table and does her homework. From 6-8 is study time for both of us. I try to be with her when she does her homework. She's in bed at 8, and I read to her until 8:30, but it's often to late for reading time. I study until 12:00.

During final exam week of her first term at the university, her caseworker threatens her case may be terminated.

> They were going to cut me off because of unreported income. That's what she told me. She would never write it down, but she said she did a wage match and that I came up. I was being penalized because someone wasn't notified properly about income I have received since August. In the middle of finals my caseworker gives me 3 weeks to fill out employment information. My schedule is hectic and I turned in the information 3 days late. My caseworker wouldn't reinstate my case. She said she didn't know about my job, my phone number, my

> graduation, my transfer to the university, my bookstore job, or my new work-study position. How can I report changes if I don't receive a monthly report form, and if I leave voicemail I can't be sure she gets it; I've left messages about my status and obviously they weren't received.

The Family Independence Agency terminates her family's cash benefits, Food Stamps and Medicaid in April 1998, telling her they will reinstate her case if she delivers a large amount of paperwork pertaining to employment and previous benefits, attends Work First, even though it is the middle of her academic term, and signs a paper saying she will not take the agency to a hearing. She agrees to all the conditions. For two days in the midst of final examinations, she works on getting the required paperwork together. She describes her attendance at Work First:

> I had to go in and I had to go, basically I had to go to this orientation and basically all they do is they set you up for some kind of service industry job that's like never actually gonna pay a living wage. I sat through the orientation. I didn't get any of my questions answered because every time I tried to ask them about what they did for schooling they didn't want to have anything to do with that. They wanted to talk about how you can become an assistant manager at Walgreens. So when I asked them about the incentives that they did have, they said well there's day care for full-time students. . . They refused to give me anything in writing, saying anything about this program. But they said they would send the forms to my house. . . I've got every form that she sent me, and not one thing in there is about day care.

Her benefits are reinstated in May, but at $67 a week, $170 in Food Stamps, and Medicaid, with no child care assistance. FIA calculates she is earning $451 a month, but her work-study job (which never paid this much) has already ended. Her Medicaid card is not properly issued, and she has an infection needing urgent attention. She can never reach her caseworker. Her grades are poor and she feels upset about the little time and energy she has available to devote to school. She worries about the wellbeing of her child:

> She's going through puberty right now, she's experiencing all this stuff. Her hormones are raging and she goes from being a nice little kid to being a little wench in about five seconds. I get angry. But at the same time, she sat there the other day and she wrote a wish list

> for school and her wish list said she wished she lived someplace beautiful and that she wished she wasn't poor. You know, my mom has to borrow money off my grandma and we have to use Food Stamps. She understands that she gets a free lunch and she doesn't like it. The other kids make fun of her about it, and she's also a rejected child, she always complains that there's no one to play with at recess time.

Because of her low level of benefits and her stressful relationship with state agencies, Carol considers looking for a job that pays between $7 and $8 that will allow her to support herself and her daughter without drawing assistance, but she is worried about health insurance for her child.

> It's just easier to go ahead and go get the 40-hour a week job. That's basically what she [the caseworker] wanted me to do anyway. So she's gotten what she wanted, you know what I mean. . . And I can't do my student teaching. They completely block me from being able to get my degree, which is kind of upsetting.

Carol receives no information about how she might finish her degree or that student teaching would count as a full-time internship meeting work requirements in full. A few months later, the FIA accuses Carol of intentional program violations when she first applied for assistance in 1996; they tell her that she owes the agency $880 for not reporting some of her work in that year, and they terminate her benefits again. At that point, she decides not to reapply for assistance and leaves the university. She finds a full-time job in the meat department of a unionized grocery store, at $7.80 an hour. She tries to maintain a 6-credit-hour course-load at the local proprietary vocational school in data processing, but she has difficulty keeping up with the academic work in her new program. She finds the full-time job and the 6-hour course load stressful, especially since she still struggles to pay bills and find time for her young adolescent daughter who requires considerable attention.

Carol's work situation improves. In a unionized workplace, her wages rise to $9.50 an hour by late 1999, and she begins to receive benefits. In 1998, her hours were 6-2:30 or 12-8:30, and she had no set schedule because of her low seniority.

But by late 1999 she has a regular 7 a.m. to 3 p.m. schedule most days, which she finds "awesome" for getting her daughter off to school, and is receiving full health, dental and optical insurance. She still finds it difficult to focus on her schoolwork, but she has not given up on transferring back to the university with her data processing credits and getting a 4-year degree. She still thinks of working at the grocery store as a way of paying the bills until she can get a "real job" which challenges and interests her and allows her to use her education. She looks back on the missed opportunities caused by the mandatory work requirements and post-secondary restrictions:

> Oh, God, I would have done a lot better and I wouldn't be under as much pressure I wouldn't have had to worry about working all the time, I would have been able to take the time to study. You know that's one of the things that just gnaws at me because I gotta have it to pay the bills. I would have been graduating next semester if I had stayed on my plan. . . It would have been elementary or high school teaching. If I wouldn't have had such a lousy caseworker maybe everything would have been okay.

IV. Life and Education under the Welfare-to-Work Regime

As we listen to the stories of student mothers struggling to survive in the new de-welfared state, it is clear that life is grim, post-secondary education is devalued, children's lives matter little, family stability is disrupted and work -- any work, no matter how demeaning and unproductive -- forms part of the coercive environment that welfare-reliant single mothers must confront, as they attempt to pursue their educational aspirations. It is also alarming to note the routinized violations of rights that the women in our study have encountered, ranging from improper denials of child care subsidies, concealment of information about available services, random punitive cuts in benefits, enforcement of excessive mandatory work hour requirements, and continuing threats, surveillance, and harassment by FIA and Work First workers -- so that as Gwendolyn Mink puts it, the welfare

legislation of 1996 "removes poor single mothers from the welfare state to a police state" (1998, p.133).

Our study, which follows single student mothers in poverty since the implementation of PRWORA in 1997 documents a continuing and disturbing pattern of rights violations among a resilient and successful group of welfare recipients, many of whom have learned to fight back and demand the limited rights still available to them under current law. But what of the other mothers -- those who gave up and dropped out of school, those who are unskilled, those who never made it through high school? What of impoverished immigrant mothers, women with disabilities or severe impairments that render them incapable of self-advocacy or of successfully pursuing their education? As we examine the multiple hurdles and obstacles present in the lives of the women in our study, such questions remain as a disturbing backdrop; for if Carol, Tina, Tanya, Sarah, and Julie and their fellow student mothers continue to remain so vulnerable in the face of almost insurmountable obstacles, what do their experiences tell us about less successful students and those mothers who aspire to enter post-secondary education, who have been rendered invisible under the present regime?

"Don't Ask—Don't Tell" Policies

We noted a continuing pattern on the part of FIA and Work First of concealing information that would have supported student mothers in their efforts to obtain post-secondary education. Student mothers were not informed about the possibilities of counting 5 hours of post-secondary employment training as part of their work requirement during 1998-99, nor were they informed about the possibility of using an internship experience as their work requirement, nor as of October 1999 of the 10-10-10 legislation which permitted 10 hours of class time, 10 hours of study time and 10 hours of work in the last year of a terminal degree.

Other vital information was also withheld from student mothers, exacerbating their stressed family lives and contributing to family instability. Shari, a full-time low-wage worker who was placed on medical leave during her pregnancy

was never informed her children were eligible for Medicaid and only found out after watching a television commercial about the MIChild program (for which she applied and was rejected due to the fact that she was indeed eligible for Medicaid). Tina, who moved to a college campus from a large metropolitan area, received Medicaid but was not told she was eligible for an FIA grant, and when she questioned her worker, was discouraged from applying for the grant. Julie, a victim and survivor of domestic violence, only found out she was eligible for an FIA grant when she returned to college and was informed by another student mother; although she was receiving Food Stamps, her worker had never informed her about her eligibility for cash assistance nor about a temporary waiver from work requirements due to domestic violence. Lisa, too, was never informed of the waiver nor about the "good cause" exception and initially was threatened with a denial of assistance unless she disclosed the name of her child's father, despite her fear of being stalked and assaulted.

Harassment and Violation of Rights

In many cases, information was not only withheld, but caseworkers gave student mothers incorrect information which disadvantaged them, and caseworkers threatened and punished them based upon wrong information, denying them their rights under existing policy. We documented blatantly incorrect information that related to benefits, child care subsidies, the precise number of hours recipients are required to work, the use of work-study, and several changes in the legislation that pertain to post-secondary education.

Many student mothers were not told that work-study (an advantageous option for recipients in college) could count as their work requirement, and that the income could not be counted against their grant; instead several were threatened with benefit cut-offs on the grounds that work-study did not meet mandatory work requirements. Sandra who held a work-study job was threatened with a benefit termination, and told to report to Work First and had work-study income erroneously deducted from her grant; on another occasion a worker reduced her grant because she received financial aid for educational expenses. Carol's worker

told her that work-study did not count and that she had to "get a real job," and Carol was threatened with benefit termination if she did not work during summer (when work-study is not generally available). Lisa found out from a fellow student mother that she could use campus work-study and when she asked her worker, she was also told it did not count as part of her work requirement. For Lisa, it took tenacity, determination, tracking down the PEM manual in the College library, and xeroxing the relevant pages before her worker backed down and agreed to count work-study as part of her work requirement, thereby considerably increasing Lisa's monthly income and ensuring that she and her daughter could stay afloat for another semester.

Eight of the 10 mothers in our study were at various times during their schooling given incorrect information about the number of hours they were required to work. As all had children under the age of 6, federal law specified their mandatory work requirement as 20 hours; yet workers were either uninformed or they willfully harassed and enforced excessive requirements under the ever present threat of benefit termination. Sandra, a full-time student, was working between 27 and 32 hours a week at two jobs on campus. She had her grant suspended after her worker placed her under 'surveillance' and called one of her employers to find out if more work hours were available, despite the fact that Sandra already exceeded the mandatory work requirement. This pattern of harassment coupled with living in a dangerous housing situation and concern about her 3-year-old son's care in a poor quality child care center, eventually drove Sandra to move out-of-state. Nicole, a mother of infant twins, was ordered to report to Work First and meet a 25-hour mandatory work requirement, and she was informed by her caseworker that her work requirement would rise to 30 hours in 2000. Sarah, assertive and knowledgeable about her rights challenged the two letters she received regarding increased work requirements: one stating she had to work 40 hours, another 25. She also challenged the worker's determination that work-study counts as income finding the pages in the PEM Manual to read back FIA policy to her worker. Julie who was working on campus at her community college in a work-study job was informed in July 1999 that her work requirement was increasing to 40 hours. It

was only after her supervisor at the college called the worker and challenged the policy, that Julie's hours were reduced to 25 -- still a violation of her rights as she had a two-year-old son. Julie also experienced a bizarre set of threats and loss of benefits from her FIA worker if, as a successful student, she transferred to a 4-year university to continue her studies. Tanya too experienced constant harassment from her worker, who appeared out to sabotage her schooling, calling her boss and her supervisor to check on her and questioning her work habits, thereby humiliating her and publicly labeling her a welfare recipient at her work site.

That so many consistent incidents of misleading, incorrect, or concealed information from FIA occurred in the small sample of women we interviewed is disturbing; even more disturbing is the ongoing documentation of such violations of student mothers' rights as we have continued to interview 10 additional student mothers in southeast Michigan whose cases have not been discussed in this study. This same pattern of withheld and misleading information in relation to mandatory work requirements and child care subsidies has also been documented in the case files of the Michigan Poverty Law Program and reported by the Child Care Action Network of Washtenaw County.

Child Care: A Continuing Crisis

A critical problem encountered by our student mothers involved access to good quality and affordable child care. The obstacles encountered from FIA in accessing child care subsidies included outright denials, inexplicable reductions or cut-offs, slow start-up and late payments, inaccurate under-calculation of subsidies, and all these obstacles contributed to a tenuous and unstable family situation with frequent damaging effects on young children. In addition, many mothers felt powerless; for as parents they were denied the authority to make judgments in the best interests of their young children, as they were forced to work long hours in addition to attending school which meant that their young children were often placed in unsatisfactory and sometimes developmentally dangerous child care settings. In addition the psychological costs of stressed and stretched parenting, few

outside resources, limited support networks, and lack of time all took a psychological toll on the student mothers in our study.

Carol, whose school-age daughter suffered shame and embarrassment because of their impoverished existence, worried constantly about developmental damage as her daughter reached adolescence and she, exhausted by poverty and a low-wage job, could not give her the attention and care she needed. Lakeisha felt that the mandatory work requirements forced her to leave her children for long hours in a combination of formal and informal care arrangements and encountered multiple problems: FIA did not authorize child care subsidies when she transitioned from a summer internship to the regular academic year; hence her son lost his place at his child care center and she was forced to place him in an unsatisfactory center where he was unhappy. Her absence from her children, family stress, and her lack of parenting time exacerbated the behavioral problems of her 7-year-old daughter. Tanya experienced constant problems with unreliable child care payments -- which were either late or suddenly terminated mid-semester resulting in child care debts and embarrassment for Tanya, often necessitating a change in providers. Nicole, forced to meet mandatory work requirements when her twins were 12 weeks old, was never informed about Quick Start which would have enabled her to secure expedited approval for child care subsidies. When her child care bills went unpaid by FIA she was told she was not eligible as she had not complied with the rules on child support and was sanctioned. With a child care bill of $1000, a reduced grant and lost food stamp benefits, Nicole went to Legal Services and requested a hearing. Tina experienced a one-year ordeal beginning when she lost her job for bringing her daughter to work with her because her worker would not authorize child care subsidies. Later when she began a job on campus and enrolled her daughter in the campus center, it took the combined efforts of the center director, a legal advocate, and threats about hearings, before her subsidy was approved, four months after her initial application -- all this time while she was in compliance with her work requirements and attending school full-time. When her school-age son needed care over the summer, Tina once again went through extended delays, lost forms, denied eligibility, and only after requests

for a hearing and legal advice did Tina receive the payments -- once again over two months late which caused Tina to incur heavy debts and take out further loans. Julie too was forced to pay out of pocket in a stretched and meager budget, because her worker incorrectly computed her child care subsidy and underpaid the provider. When Julie, despite the threats of her caseworker transferred to a 4-year university, she enrolled her two year-old in the campus child care center which provided high-quality care, but Julie too encountered delays in the transfer of child care subsidies to the new center, and was faced with high co-pays due to the low FIA child care subsidy rates. Hence Julie was forced to apply for emergency financial aid assistance to pay the high costs of her son's tuition.

It is clear that for those mothers who enrolled their children in high-quality centers (often campus-based child care centers), the children's child care experiences were qualitatively better, and developmental enrichment took place. However, the costs of high quality centers far exceeded the FIA hourly reimbursement rates (which are still paid up to the 75th percentile in each county -- based on a market survey conducted 6 years ago in 1994). This often results in high co-pays of between $100-$300 a month which student mothers must pay from limited and debt-ridden household budgets. For student mothers such as Sarah, whose own mother provided reliable back-up support and also served as an economic buffer, high child care costs were manageable, but for the other mothers, these costs either resulted in a forced choice of inferior care, such as in Lakeisha's case, or in continuing and ever expanding debts as with Julie and Tina and Shari. For the children receiving substandard care, the consequences are far-reaching: future developmental damage, including emotional and cognitive impairments, documented in numerous studies in the past decade which found unsafe unsanitary centers and harsh and abusive care providers particularly for infant and toddlers (Children's Defense Fund, 1998; Ebb, 1994; Helburn, 1995). In addition, findings from the 1999 Cost, Quality, and Outcomes Study reiterate the links between quality child care and school readiness so that children who received poor child care during their earliest years showed damaging impacts in terms of academic success as early as second grade (Frank Porter Graham Child Development Center, 1999).

Many student mothers faced with the desperate choices of poor child care chose to incur enormous debts and to juggle precarious household budgets in order to maintain their children in higher-quality but unaffordable child care centers.

Work Requirements and Post-Secondary Education

The multiple barriers to women's pursuit of post-secondary education pose a striking paradox: on the one hand current Work First policies and practices, have created escalating pressures on low-income women to find jobs -- jobs which are typically unstable, low-wage, and odd hours -- under severe threats of sanctions and benefit terminations; on the other hand these policies and practices threaten post-secondary educational access and opportunities which could insure long-term economic self-sufficiency for the women and their families. For all the mothers in our study, there were persistent patterns of demeaning and degrading treatment by FIA and Work First workers reflecting a lack of respect and support for their struggles to obtain an education. From Sandra's case worker telling her, "We don't care about you going to school," to Julie's case worker threatening her, "You could lose everything," as Julie planned to transfer to a four institution/it is clear that caseworkers devalued post-secondary education and, in many cases, harassed student mothers and actually subverted their educational goals. Only when the mothers in our study were informed of their rights by advocates, particularly in regard to mandatory work requirements and work-study -- and only when they challenged workers' decisions, including questioning withheld information -- did they win redress in some of their situations. It should be noted here that such information on the requirement to work 20 as opposed to 30 hours a week, for example -- often played a vital role in making or breaking a student mother's capacity to continue in school.

Student mothers saw post-secondary education as their path out of poverty to self-sufficiency -- a realistic expectation confirmed by much of the research demonstrating increased earnings, economic self-sufficiency and positive familial outcomes for welfare-reliant single mothers completing post-secondary education programs (See Gittell et al., 1993; Institute for Women's Policy Research, 1998); yet

the mothers in our study who were both highly motivated and academically successful were consistently coerced into attending mandatory Work First orientations and harassed to find employment in the low-wage service sector for jobs that as one student mother put it "guarantees I'll stay in poverty forever." The continuing pressure exerted by caseworkers on student mothers to find low-wage work threatened their family stability, resulting in exhausted mothers trying to cope with stressful parenting demands and the work pressures and threats from FIA frequently undermined their academic success and capacity to stay in school. Lakeisha, gifted in math and science, aspired to a computer degree, because she knew there were few family-supporting jobs for women without a college degree. Tanya tested the market with a community college degree and found only low-wage jobs on which she could not support 3 children. Carol, one casualty of FIA harassment actually dropped out of a 4-year university to become a grocery store worker but she still aspired to a "real job" that would pay well and allow her to use her education. All the mothers in our study perceived post-secondary education as the escape route from the humiliations, the abuse, and the erratic and inadequate benefits that have characterized their experiences of public assistance. None viewed "real jobs" as those which Work First and FIA case managers attempt to coerce them into — repetitive, low-skill, long-hours minimum-wage work.

In our own direct observations of both FIA and Work First orientations that we conducted at sites in one county in July 1999, we observed a discourse that promoted low wage work and devalued post-secondary education. Information about new 10-10-10 legislation that may benefit some student mothers was announced in orientations observed in February 2000 in another county, but neither this information nor information about a waiver from work requirements for academic internships has been communicated to any of the student mothers in our study by FIA or Work First agencies.

It was also interesting to note that in the case of one student mother, Tina, who had struggled and succeeded against innumerable odds in obtaining good child care for her preschool daughter and school-age son, the beneficial aspects of Tina

attending school were clearly apparent in her children's literacy development, their "love of books," and their perceptions of their mother and of their own futures - futures they envisioned as college-bound. However, despite these seemingly positive outcomes, the family's economic survival was precariously balanced by a resourceful and exhausted young mother juggling hours, school, falling grades, mounting debts, and encountering constant threats and harassment from FIA and sleeping 4 hours a night. How long can she continue and why is she forced to live under such difficult and inhumane conditions in order to obtain an education?

Such are the questions posed by this study which documents the daily struggles of a small group of student mothers who face systemic assaults on their capacity to mother, to provide, and to pursue post-secondary education. In the following section we outline our recommendations for changes that support the rights of single mothers in poverty to pursue an education.

V. Conclusions and Recommendations

Providing access to post-secondary education

The experiences of student mothers and the literature on post-secondary education and family well being indicate that the State of Michigan should guarantee welfare recipients access to post-secondary education. State policymakers need to abandon their strict adherence to Work First approaches. Paradoxically and ironically equating only low-wage work with "responsibility" and "independence," current policy conceals the everyday realities of work and family for low income single mothers and their difficult care giving challenges and their difficulty finding family-supporting jobs. The sole emphasis on low-wage work is systematic, punitive and self-defeating. Current welfare policy deprives poor mothers of access to post-education, as if they are incapable students undeserving of the opportunity to transform themselves. Yet women who have initiated and persisted in post-secondary education are making strategic decisions to insure long-

term self-sufficiency, sometimes persisting despite unmanageable work requirements, withheld and incorrect information, caseworker hostility, and unaddressed child care needs. They sometimes prevail even though policy virtually ensures they will fail.

Student mothers know what many studies demonstrate: that without post-secondary education families remain economically vulnerable and dependent upon public assistance. Welfare recipients have always worked in large numbers, but in low-paid, insecure jobs that did not allow them to become permanently self-sufficient (Spalter-Roth & Hartmann 1994). A recent study of a national sample of women who had left welfare found that among those employed, wages averaged $6.61 per hour, with only 23% of employers providing health insurance (Brauner & Loprest, 1999). In Michigan and nationally, while welfare rolls are falling, the percentage of working poor seems to be rising (Michigan Budget and Tax Policy Project, 1998). Without additional education, wages of former recipients are also likely to rise too slowly to lift families above the poverty line in children's critical developmental years (Burtless, 1997; Cancian et al., 1999; Hershey and Pavetti, 1997).

However, post-secondary education, particularly a 4-year degree, transforms the earnings levels of poor families, generally ensuring meaningful economic self-sufficiency. Because many higher paying jobs requiring less post-secondary education are traditionally closed to women, women need more education to earn what men earn with a high school degree (Institute for Women's Policy Research, n.d.). Six studies of welfare recipients who have completed 2- and 4-year degrees show that post-secondary education has enormous benefits for women and children on assistance: such women work more steadily, find jobs related to their college degrees and fields of study, earn higher wages, receive more post-employment training and report higher levels of family well-being after graduation (Alexander & Clendenning, 1999; Boldt, 2000; Gittell et al., 1990; Gittell et al., 1993; Karier, 1997; Reeves, 1999). Both qualitative and quantitative studies show that higher levels of parental education lead to early development of language and reading skills and

raise the likelihood of children's school success (Gittell, 1996; Federal Interagency Forum, 1997).

Recommendation 1. The State of Michigan should enact policy that supports 2-year and 4-year degrees for welfare-reliant student mothers. Full-time post-secondary education should completely fulfill work requirements.

Retraining FIA and Work First agencies to support post-secondary education

Recent policy has reinforced the idea among caseworkers that their overriding priority should be to get clients off welfare into the labor market, where alone clients can demonstrate "responsibility" and "independence." Caseworkers disregard and disparage many clients' aspirations to education, seeing it in conflict with these central welfare policy objectives and as merely a form of work avoidance and malingering that prolongs "dependency." Experiences of student mothers suggest that caseworkers withhold information that would benefit clients and harass clients through punitive administrative actions and threats of cut-offs, inappropriate and sometimes illegal cuts in benefits, and intrusive monitoring of their relations with employers and caregivers.

Recommendation 2. The state of Michigan should ensure that all FIA Directors and Program Managers and MichiganWorks! Agency Executives understand that post-secondary education is integrally tied to the objective of meaningful long-run self-sufficiency and independence. The Family Independence Agency and Work First agencies should thoroughly train all workers at all levels of their agencies, including all workers with direct contact with clients, in education policies and the positive importance of post-secondary education to goals of self-sufficiency and family well-being. Where possible and appropriate, performance monitoring of staff and organizations should recognize and

reward placements in education and client completion of post-secondary education programs. Clients must regularly and on a timely basis receive clear, comprehensible written information about rights to post-secondary education and about all available support services, including child care.

Resolving the child care crisis

For welfare-reliant and low-income student mothers struggling to succeed in school, accessing quality and affordable child care remains an often insurmountable hurdle. Cheap and poor quality care is what welfare-reliant children frequently encounter as their mothers can rarely pay the high costs of quality care which far exceed FIA subsidy rates. The lack of access to licensed care settings especially during odd hours and for infants and toddlers is an acute obstacle to self-sufficiency. FIA takes many weeks to process applications for subsidies. These problems drive mothers to place children in cheap unlicensed settings that threaten children's wellbeing as well as their cognitive and social development. Family stability is undermined, mothers experience acute anxiety and stress, and developmental risks increase (Cost, Quality and Child Outcomes Study, 1999). Single mothers pursuing post-secondary education are confronted with all of these stresses and face some of the greatest demands on their time outside their home.

In Michigan informal care accounted for 88.8% of all child care provided for welfare recipients receiving subsidies in August 1999 (Kahn & Polakow, 2000). Unlicensed day care aides enrolled by FIA may be paid as little as $1.35 per hour per child. So lax are the screening procedures that a recent state audit revealed that the FIA enrolled and paid 274 day care aides and relative care providers with convictions for crimes against children, including criminal sexual conduct. An additional 6,220 enrolled aides and providers were found to have committed other crimes serious enough to warrant termination of enrollment in other states. Crimes ranged from homicide to armed robbery to delivery of drugs. The auditor general concluded that FIA's failure to adequately screen providers increased "the risk that children could be abused, neglected, exploited and endangered" (State of

Michigan Office of the Auditor General, 2000). The Michigan 4C's Association reported in 1999 that approximately 163,000 children were eligible for child care financial assistance from FIA — but only 86,000 received them, leaving 77,000 children without any child care subsidies at all (http://www.mi4c.org/graph4.htm). In the absence of subsidy, parents are more likely to seek care in the unregulated informal care sector.

Recommendation 3. The FIA subsidy rates should be increased to reflect market rates in 2000. An aggressive public information campaign should be undertaken to inform all low-income single mothers of their entitlement to a child care subsidy and all caseworkers should be trained to inform and assist their clients in immediate accessing of the subsidy which is currently serving only 52% of income eligible children.

Regular and repeated screening for "enrolled" informal care providers, which check for histories of criminal conduct and child abuse and neglect, must be carried out. Pending legislation requiring that all new child care employees be checked for criminal convictions and against an FIA registry of abuse and neglect cases should be implemented. Mandatory health and safety and child development training standards should be required of all child care employees and enrolled informal care providers should receive intensive short-term training. Odd hours care and school-aged care for kindergarten and elementary children need to be increased.

All recipients, including those in post-secondary education, should be accurately informed of their mandatory work hours in direct relation to the ages of their children. The FIA should fund child care for work, classroom, and study hours.

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